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THE 1984 MEMBERSHIP ROSTER

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THE BETTER BUSINESS BUREAU
OF HAMILTON-WENTWORTH, BURLINGTON,
BRANTFORD & THE NIAGARA REGION

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Better Business Bureau	416	526-1111

NOTES

THE 1984 MEMBERSHIP ROSTER

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GOVERNMENT DOCUMENTS

INSIDE . . .

your guide to the marketplace

- ROSTER OF BETTER BUSINESS BUREAU MEMBERS
- BBB MEMBER FIRMS, PRODUCTS AND SERVICES
- SPECIAL TIPS FOR CONSUMERS
- MARKET PLACE MEMOS — ADVICE FROM YOUR BBB
- UTILIZING YOUR BETTER BUSINESS BUREAU

THE BETTER BUSINESS BUREAU
OF HAMILTON-WENTWORTH, BURLINGTON,
BRANTFORD & THE NIAGARA REGION

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MESSAGE FROM THE PRESIDENT

A well informed public is the key to an honest and fair marketplace.

The Better Business Bureau exists to ensure that the general public has every opportunity to obtain information about reliable goods, services and supplies before making a purchasing decision.

Members of the Bureau are individual business organizations who are committed to the principle of fair and honest dealings with consumers. Their support enables the Bureau to contribute in a variety of ways, to making the marketplace a fair and honest place in which to deal.

The objective of the BBB Membership Roster is to provide consumers with an effective source of information. It contains a roster of members and information designed to assist the consumer in making better buying decisions.

Mr. George Arnold
PRESIDENT

The Better Business Bureau of Hamilton-Wentworth, Burlington, Brantford & the Niagara Region

MESSAGE FROM THE GENERAL MANAGER

Most problems that are brought to us at the Better Business Bureau could have been avoided. In many cases there is a simple misunderstanding between the consumer and the supplier, or lack of information about a product or service. In addition, today's complex marketplace presents consumers with a broad variety of choices that may lead to confusion and unwise decisions: Which product to buy? How much to pay? Which business to deal with? The more information the consumer has access to, the better his or her ultimate buying decision.

Providing such information is a major responsibility of the Better Business Bureau. Most consumers have heard of the Bureau and many have used its services at one time or another to determine whether a business has a good reputation in the Community. The Better Business Bureau is an excellent place to start in our ongoing quest and responsibility to make better informed decisions in the marketplace.

Robert F. Irvine
GENERAL MANAGER

The Better Business Bureau of Hamilton-Wentworth, Burlington, Brantford & The Niagara Region

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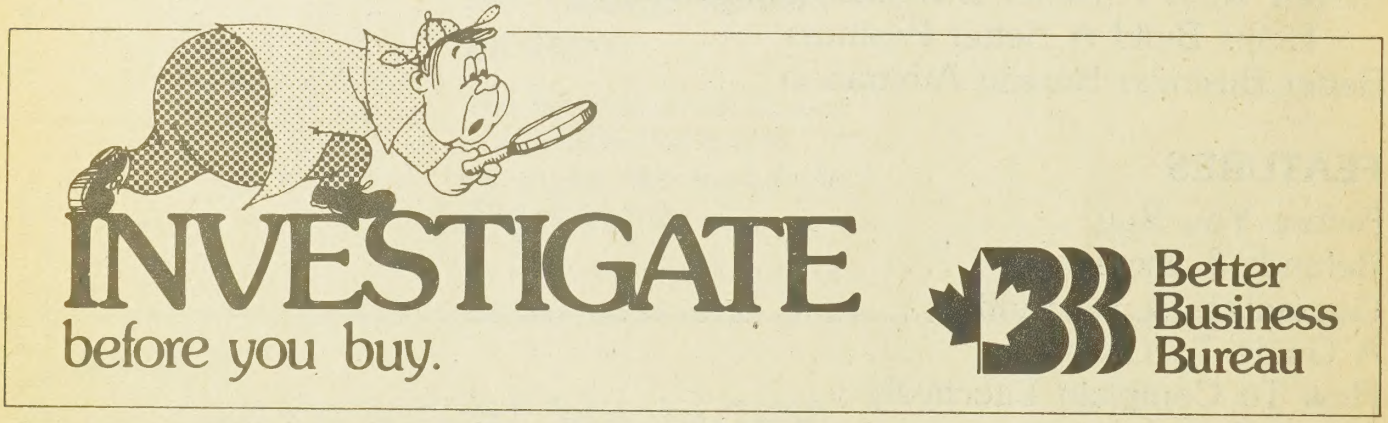

WE'LL HELP. Call 526-1111

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INTRODUCTION

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Mr. Ray Wilton
Toronto-Dominion Bank

We also wish to thank all Better Business Bureau Members for their continuing support.

HOW TO USE THE MEMBERSHIP ROSTER

This Roster lists firms that have met Better Business Bureau standards as of May 30, 1984.

Firms are listed alphabetically by category.

For more information on these and other firms, call the Bureau's Inquiry Department at 526-1111.

The Better Business Bureau does not endorse products or services; neither does it suggest that these firms are the only ones in the area able to meet its standards.

WHAT THE BETTER BUSINESS BUREAU CAN DO FOR YOU

Have you ever wondered exactly what the Better Business Bureau does for consumers?

You probably know that it's an organization of businesses designed to encourage ethical business practices.

But what does that have to do with consumers?

Plenty. In fact, one of the Bureau's primary functions is to assist consumers by providing them with information and help in resolving certain kinds of business/consumer problems.

INFORMATION SERVICES

The Bureau's files contain information on over 40,000 companies and soliciting organizations in Hamilton-Wentworth, Burlington and the Niagara Region.

Besides the annual Roster, we publish a variety of brochures dealing with areas such as life insurance and paving. Single copies are free to the public.

COMPLAINT SERVICES

Though many business/consumer problems can be avoided if consumers have enough information to make wise buying decisions, our complaint services are designed to help in cases where a dispute has arisen and the two parties can't settle it themselves.

So, if you've got a problem with something you've brought and you're not having any luck in getting it resolved, call us.

If your complaint sounds like the kind of thing we can handle, we'll ask you to put it in writing. Then we'll forward it to the company for its reply. And we'll make the company's way of dealing with the complaint part of our records.

About 80% of the complaints we send to businesses are adjusted. When the dispute cannot be resolved by mediation, the Better Business Bureau may offer arbitration.

Can an organization funded by business really be fair to consumers? Yes, without doubt. However, we don't believe that the consumer is always right — or the business. But we are in favour of an ethical marketplace where both sides get their due. We work with that in mind.

Since we are often very busy, call us again if you can't get us the first time.

WHAT WE DON'T DO

The Better Business Bureau

- does not give credit reports (to make arrangements to see your own credit rating, call your local Credit Bureau).
- does not provide product information (try the Consumer's Association of Canada).
- does not give legal advice (call Law Students Legal Advice Program or Lawyer Referral Service).
- does not handle employer-employee problems (for questions pertaining to unpaid wages, overtime, vacation pay and other wage-related problems call the Labour Standards Branch, Ministry of Labour).

STATEMENT OF PURPOSE

The Better Business Bureau is an organization of concerned businesses whose common aim is the growth and development of the business community within the area with due regard for social responsibility.

Members of the Better Business Bureau are in business to make a profit but are committed to do so in a manner that is beneficial to the communities in which they operate.

Recognition of the need for social responsibility is manifested through adherence to a Code of Ethics. All members of the Better Business Bureau support the following principles and have agreed to abide by them in the hope that public recognition of their example will be mutually beneficial:

- All Better Business Bureau members are committed to honesty in dealing with their customers.
- All Better Business Bureau members are committed to truth in the offering of goods and services.
- All Better Business Bureau members are committed to fairness in all of their business dealings.

The Better Business Bureau promotes its basic aim in the following ways:

DEVELOPMENT

- BBB identifies its members.
- BBB maintains for its members a continuing educational program covering many aspects of efficient and ethical business practices.
- BBB promotes specific interests of representative sections of the membership.
- BBB communicates and cooperates with government and private organizations with similar objectives and principles in order to foster its basic goal.

CONTROL

- BBB attempts to identify those business enterprises which do not meet its ethical standards and communi-

cates this to the consuming public, including its members.

- BBB maintains the standards of its membership through appropriate self-regulation; offending members are identified and may be subject to suspension or expulsion.
- BBB thereby protects its members and the consuming public from unfair business practices.

CODE OF ETHICS

1. To serve the public with honest values.
2. To be truthful regarding goods and services offered.
3. To honor guarantees offered.
4. To strive to ensure that the normal use of merchandise or services offered will not be hazardous to public health.
5. To advertise and sell merchandise or services on their merit.
6. To avoid all devices and schemes which prey upon human ignorance and gullibility.
7. To refrain from the use of unethical business practices.
8. To be sympathetic with the complaints and criticisms of the buying public.
9. To maintain a healthy business environment by reinforcing mutual respect and openness between customer and merchant.
10. To encourge communication and cooperation among Better Business Bureau members.

CRITERIA FOR ACCEPTANCE OF MEMBERSHIP

To be a member of the Better Business Bureau of the area an applicant firm must:

1. Have been in business for a minimum of one calendar year. (Exception: If the principals have been or are currently involved in another business which meets the standards of Bureau membership, or if they have been in business in the geographical area of another Bureau and meet that Bureau's standards, the foregoing requirement may be waived.)
2. Have a record of prompt attention to and satisfactory treatment of customer complaints relative to selling, servicing and advertising which have been referred to it by this Bureau.
3. Supply additional information concerning its principals and employees when it is deemed necessary for the Bureau's records.
4. Sign the Better Business Bureau membership application, comply with its terms, and commit itself to adhere to the Bureau's Code of Ethics.

ELEVEN WAYS A BBB MEMBERSHIP HELPS BUILD A BETTER BUSINESS

1. CONSUMER BUYING GUIDE

We advertise your BBB membership in our Membership Roster.

The Membership Roster lists all of this Bureau's members, categorized by trade category. The Roster also includes articles on consumer rights and responsibilities.

A minimum of 200,000 copies will be distributed free of charge to members and the general public. Every BBB member is entitled to one listing under an appropriate product or service category at no charge other than the annual dues.

The Roster will be of great value to the consuming public. It will be the only roster in which the consumer can have complete confidence, with the knowledge that all of the companies listed have met the standards set by the Better Business Bureau.

It will also assist you, as a member, to reach a wide audience of potential clients and customers.

Only members of the BBB will have the opportunity to purchase advertising space.

2. HOT LINE SERVICE

We give you a direct line to instant service.

Here's our hottest service —and it's producing valuable results for business.

It's a special telephone "Hot Line" that bypasses our busy lines and connects BBB members instantly with our member service specialists. In one fast, direct call you get immediate action on your inquiry or complaint.

Hot Line Service puts you as close to us as your phone. It's your rapid line to the full range of BBB services for business members. And it's available to you instantly . . . every day. With BBB Hot Line Service you can count on help fast whenever you need us. And as often as you need us.

3. COMPLAINT HANDLING

We listen to consumers . . . and help you by helping them.

BBB membership helps you save customers. Because when complaints come in to us, including those lodged against members, we work to get them resolved.

Your BBB office handles thousands of consumer contacts a year — most of which are inquiries about the reliability of business firms. But many of the calls are to register complaints about purchases or business dealings. These usually are accepted in writing. We promptly refer these complaints directly to the firms — to hear their side of the story.

In most cases, disputes are settled satisfactorily through this procedure. As a BBB member, you can depend on us to help you mediate problems when they come up —and help you save customers.

4. ARBITRATION SERVICE

We give you a sensible way to settle customer disputes.

Even the most reputable businesses may face hard-to-resolve customer disputes from time to time. When the

CALL
526-1111

problem arises, here's a BBB service that can save you time and money — and help protect your valuable business reputation.

Our Customer Arbitration Service enlists the assistance of a third party as a simple and economical way to resolve customer complaints informally and privately.

This service is free and is offered on a voluntary basis to both parties. The process is fair and it's fast. It saves court costs and is legal and binding.

All the benefits of this service are yours without cost as a member of the Better Business Bureau. Try it once and you'll find out quickly what a great benefit this service can be for your business.

5. ANTI-FRAUD WARNINGS

We save you from being ripped off.

Schemes and rackets aimed at bilking businesses — large and small — are on the upswing. These victimizers are as busy in the area served by your BBB as anywhere else.

As a BBB member, you'll receive alerts on these schemes, especially as new ones move into the area. You'll also receive regular bulletins describing what practices to look out for — schemes running the gamut from "advance fee" loan services to bogus office supply "bargains" to executive "discount" merchandise clubs.

We have identified 55 of the most common swindles that prey on you, the businessman, and keep you fully updated through our BBB Bulletins. A timely Hot Line call to us before you sign up with that unknown firm or person may save you from a costly and avoidable mistake.

6. ADVERTISING GUIDANCE

We take action against misleading advertising.

Misleading advertising is harmful to the consumer, but it also hurts business. As a BBB member you benefit from our campaign to monitor and review advertising which may be untrue, misleading or fraudulent. When action is warranted we take immediate steps to halt or bring about corrective changes in the questionable ads.

As a service to members, your BBB has compiled a checklist of sound advertising standards. Copies are available on request.

7. CHARITABLE SOLICITATIONS

We help you screen out bogus charities.

Nothing stings more than the discovery that your generous gift has wound up in the hands of a charity gyp disguised as a worthy cause.

When you are in doubt which charities and agencies deserve your financial support, your BBB can provide helpful guidance.

Unfortunately, there are some that spend too many of your dollars for fund raising or for ineffective or wasteful services. Then there is the phony charity which exists solely for the purpose of its sponsors.

All of these compete with the multitude of genuine agencies that vitally need and deserve your support. Your BBB maintains active profiles on all such organizations. One Hot Line call can help you avoid the phony and questionable ones.

8. TRADE COMPLAINTS

We do something about unfair competition.

One of the greatest values you get as a BBB member is our ongoing vigilance to stop unfair competition. And that includes competition that is unfair to your business.

Nobody has a better handle on bad business tactics than we do. And we know how to nip them in the bud. With thousands of consumer and business contacts coming into our office every year, we're usually the first to sniff out the operation with the inferior products, the misleading ads or phony offers. We'll act promptly on tips from you, too.

Our vigilance pays off for BBB members. We move fast to expose and correct abusive business practices —the kind that can reflect harmfully on you as a competitor in the same business.

9. CONSUMER EDUCATION

We help make consumers better customers for you.

As a BBB member, you'll benefit from programs which strongly support our belief that an informed consumer makes the best customer.

Your BBB offers more than 90 fact-filled booklets aimed at fostering wise consumer buying habits. These pamphlets focus on just about every business category where our expertise can be helpful to both the consumer and BBB members — from appliances and cars to home improvements and insurance.

We educate and inform the consumer in lots of other ways, too — via newspapers and radio, public speaking and seminars.

10. GUIDANCE FILE REPORTS

We keep tabs on business for you.

When you're a BBB member, you have access to information in thousands of business file reports. We help you keep abreast of the businesses you deal with . . . or compete with.

You benefit not just from our regional file system, but from the extensive up-to-date records maintained and exchanged among the 173 Better Business Bureaus across Canada and the United States.

File reports on improper corporate and business behavior are automatically exchanged among the bureaus. This data, supplemented by special bureau investigations when needed, is available to you when you want information or guidance.

11. JOIN US, YOU CAN'T AFFORD NOT TO . . .

As a Canadian business person and consumer, you're only getting one-half of the protection you're entitled to. Your 'consumer half' is given a degree of reassurance in the marketplace by a montage of government regulation and legislation. But how about your 'business half'? Consumer protection acts, whether federally or provincially inspired, are geared solely for the protection of the consumer. Your 'business half' is on its own. Or is it? Consider the **Better Business Bureau:**

- The Better Business Bureau is a non-profit organization supported by business, which protects the rights of businessmen AND consumers in the marketplace.

  Government, fragmented into federal and provincial spheres of interest, offers a disjointed approach to business/ consumer problems as wit-

nessed by legislation that frequently overlaps to the confusion of buyer and seller alike.

- The BBB, like all self-regulatory agencies, offers informal, practical and flexible solutions and is able to react quickly, efficiently, fairly and inexpensively to marketplace problems.

  Government, limited to the framework of legislation, is forced to react to marketplace problems with 'after-the-fact' solutions. Remember that governments can't satisfy customers by building and servicing good products. Only business can do that!

- Confidence and credibility in the BBB is demonstrated — BBB's handle more inquiries and complaints from businesses and consumers than any other organization in Canada, including government. In 1982 the 16 local Bureaus handled over 640,000 inquiries (requests for information on companies, products or service) and 25,000 complaints.

  Governments do not provide 'before-the-fact' reliability information on companies, products or services.

- Most disputes between buyer and seller are the result of misunderstanding, not breaches of law. The BBB handles all complaints resulting from consumer dissatisfaction and acts as an independent third party to resolve these disputes to the satisfaction of both parties.

  Government specializes in the ability to prosecute where laws have been violated. Their job is to enforce the law, not referee non-statutory disputes.

- BBB's believe there are two sides to every story. Both buyer and seller are treated equally under the BBB system . . . both have equal rights and equal responsibilities in the marketplace.

  Government introduces 'consumer protection' legislation only to regulate the actions of business. Yet to be introduced anywhere is a 'Business Protection Act' that regulates the behavior of the buyer. The Better Business Bureau provides that essential balance wheel.

Organizations like the Better Business Bureau don't 'just happen'. They need the support of all ethical and honest businesses. Please give us your support.

BETTER BUSINESS BUREAU ARBITRATION

The Better Business Bureau normally handles consumer complaints by mediation, which is successful in about 80% of the cases. There are, however, some situations in which both buyer and seller, each convinced that he is right, refuse to mediate. The Better Business Bureau has a consumer arbitration service to assist these situations.

TWENTY QUESTIONS (AND ANSWERS) ABOUT CONSUMER ARBITRATION

1. What is consumer arbitration?

Consumer arbitration is a simple and economical procedure whereby a business and its customer may submit their dispute to an impartial third party for resolution. Arbitration is an alternative to lengthy, costly court action, but it is available only when all other means of settling the disagreement, such as mediation by a Better Business Bureau, have failed. BBBs will not arbitrate criminal violations, damages which go beyond the actual service or product involved, and issues that may not be arbitrated under the law.

2. How does consumer arbitration work?

When all informal attempts to resolve a customer's complaint have been futile, the BBB may suggest arbitration, or one of the parties may initiate a request for arbitration. If both the business and the customer agree, the Bureau will take the administrative steps necessary for arbitration.

3. Who will actually perform the arbitration?

The Bureau maintains a pool of volunteer arbitrators chosen from all segments of the community. Members of this pool will serve as Arbitrators. A list of possible Arbitrators, plus biographical sketches, will be sent to both Parties to the arbitration. Each Party will cross off names of those considered unacceptable and assign a priority to those remaining. The preference of the Parties will determine who is chosen to arbitrate, and no Arbitrator will be selected if rejected by either Party. For some low-cost disputes utilizing a preselected arbitration panel, the Parties may object to individual members of the panel if there is reason to believe they will not act impartially.

4. What if the Parties cannot agree on who shall arbitrate?

If no Arbitrator is acceptable to both Parties, each will select one Arbitrator who then will select a third, who shall serve as chairman. When there are three Arbitrators, the majority shall decide all questions.

5. Are the Arbitrators impartial?

Nobody can ensure the impartiality of any person, but the process of arbitration is time-tested to assure optimum impartiality. The Arbitrators are not paid for their efforts. They perform their duties as a public service. Not only will each Party receive a biographical sketch of each Arbitrator, but all Arbitrators are required to disclose, as a condition of accepting appointment, any financial, commercial, professional, social or familial relationships with any of the Parties or their counsel. Although the BBB receives the bulk of its funding from local businesses, the arbitration process is conducted independent of the BBB, which has only an administrative role.

6. Would the Customer or Business be better off going to court?

In many areas, courts suffer from over-loaded dockets, and there is delay in resolving any dispute. Arbitration is a speedy procedure. It can be instituted in a short period of time, with most hearings usually lasting no more than an hour. Going to court may require hiring a lawyer, but anyone can represent himself in arbitration. One may be represented by a lawyer in an arbitration proceeding, but the non-legal informal nature of such a proceeding usually makes a lawyer unnecessary. Most important, an arbitration proceeding gives a better forum than most small claims courts; it is a private matter with no onlookers (unless the Parties permit it), a judge chosen by the Parties, and a flexible process throughout.

7. What does arbitration cost?

The administrative costs of arbitration, including inspection and technical witnesses, will be borne by the Better Business Bureau, although in some cases a refundable performance bond will be required to assure the presence of the Parties. The costs of other witnesses, legal fees, and a transcript or

recording of the proceedings, if desired, will be borne by the Party.

8. Where and when will the arbitration be held?

The arbitration hearing will be held at a time and place convenient to the Parties and Arbitrator, such as an evening or weekend. Often the BBB maintains a room that is appropriate for conducting arbitration hearings. Hearings have been conducted at the site of a home improvement job and in a garage where an auto repair issue was in dispute.

9. What is an inspection and why would an inspection be advantageous?

An inspection is an added feature of arbitration whereby the repair job, construction site, product or service is actually seen and evaluated by the Arbitrator, usually with both Parties present. This procedure is particularly suited to disputes involving the quality of workmanship and is not usually available in court.

10. What if the subject matter of the dispute is highly technical?

For disputes requiring technical expertise beyond the capacity of the Arbitrator, an expert witness is called in to the inspection or hearing, or the product is submitted to an independent testing laboratory. In such cases, the normal and reasonable costs will be borne by the BBB.

11. Once the arbitration agreement is signed and returned, can either Party back out?

Under most provincial laws an agreement to arbitrate is binding on both Parties, with either Party given the right to compel the other by bringing court action, to go through with the arbitration. However, it is the policy of the BBB to encourage the performance of voluntary agreements to arbitrate and to conduct its arbitration program as a community service. The emphasis is placed on the *voluntariness* of the proceedings.

12. What if the dispute is settled after the arbitration agreement is signed, but before the Award is rendered?

A fundamental purpose for establishing a consumer arbitration program is to resolve disputes. Thus, if the Parties settle their case before an Award is rendered, even if a hearing has been held, the arbitration process is suspended. Upon written notice signed by each Party that an agreement has been reached the proceedings are terminated. In a typical program, it is not unusual for the Parties to settle their case after they have agreed to arbitrate.

13. What is the nature of an arbitration hearing?

The arbitration hearing is conducted in an informal manner with each Party given full opportunity to present its arguments and evidence. All Parties and witnesses are sworn to tell the truth by the Arbitrator who may, in most provinces, administer oaths. The Arbitrator, too, is often sworn in prior to the hearing. Parties are encouraged to limit their proofs to reliable and relevant materials. Where possible, original copies of contracts and other documents should be brought along, together with eye-witnesses, if any. Cross-examination of witnesses will be permitted. Although the atmosphere is informal, decorum and proper courtesy are required at all times. The hearings are not restricted as to time, and the Parties are encouraged to tell their full story without unnecessary repetition.

14. Who can attend the hearing?

Only those persons having a direct interest in the controversy may attend a hearing, although the Parties may agree to allow the presence of others. Arbitration is a private proceeding, unlike a court hearing.

15. Can the Parties contact the Arbitrator outside the hearing?

No communication between the Parties and the Arbitrator is allowed except at the hearing or inspection. All other communication regarding the case must be directed to the BBB, which will transmit it to an Arbitrator and the other Party. This rule is to ensure that no Party attempts to persuade or influence an Arbitrator without the knowledge of the other Party.

16. What is an Award?

An Award is the decision of the Arbitrator. Unlike most small claims court decision, it is in writing and it disposes of all issues in a manner to achieve a final wrap-up of the dispute. A "split" or "partial award" is one that decides in part for and against both Parties.

17. How is an arbitration Award enforced?

In most provinces an arbitration Award is enforced by the court. This means that a written Award, signed by the Arbitrator, may be taken to court, filed and enforced as if it were a judgment or order of the court, all *without* a rehearing of the case

18. May an award be attacked in court?

In rare circumstances, an Award may be subject to successful attack in court. To set aside an Award one must show that it was procured by corruption, fraud, misconduct, or gross partiality on the part of the Arbitrator. If an Award goes beyond the issues in dispute, it may be set aside also.

19. Can an Award be modified or corrected without going to court?

Yes. When the Arbitrator deems it necessary, an Award may be corrected or modified where there was an evident miscalculation or some other clerical mistake or error arising from any accidental slip or omission. The Arbitrator may, at his discretion, reconsider the Award if there is new material evidence discovered after the Award was initially rendered.

20. Are there any advantages for businesses to include arbitration clauses in their contracts?

Numerous businesses have arbitration clauses in their customer contracts and many other businesses have precommitted themselves to arbitration if they or the BBB cannot resolve a dispute. Contractors have found, for example, that an arbitration clause in their home improvement contract is a good selling tool. Many businesses want to advertise their participation in a BBB program and they may not do so unless they are precommitted to arbitration. Also, reports given to the public by the BBB will indicate which businesses are precommitted to arbitration.

Members of the Better Business Bureau may "precommit" to BBB arbitration, and many have done so. These members are advising their customers that the business is prepared to submit any consumer complaints, which cannot be resolved by mediation, to BBB Arbitration and to abide by the decision of the Arbitrator.

FEATURES

BEFORE YOU BUY . . . BASICS FOR EVERY CONSUMER

PURCHASING

- In buying a product or service, your chances for a satisfactory transaction are much better if you deal with an established company which has a good customer relations record. Check with the Bureau first: call the Inquiry Department at (416) 526-1111.
- Always comparison shop before you buy. Become familiar with brand name goods and prices so that you can compare the quality and prices of merchandise.
- Often a store will try to imply a saving by comparing its selling price to a much higher list price. Remember that list prices are meaningless for comparison shopping — what you should be comparing are the *selling* prices of the item at various stores.
- In general, try to get three estimates before you purchase a service from a company.
- In comparing estimates, don't necessarily take the lowest. Often companies deliberately underestimate and then charge you more after the job is done. Consider a company's estimate in conjunction with its customer relations record.
- When considering the cost of a purchase, make sure that you include such things as delivery, installation, storage and credit charges to determine the *total* cost.

CONTRACTS

- Always ask a door-to-door salesperson for identification.
- Never sign a document just to get rid of a salesperson.
- Always read a contract carefully and make sure that you understand it *completely* before signing it.
- Make sure that all blank spaces in the contract are filled in.
- Keep a copy of any contract that you sign.
- Make your cheque or money order payable to the firm, rather than to the individual salesperson.
- Get a receipt for any money paid and save it.
- Know the implications of signing a contract. A contract is an arrangement the terms of which each party is bound by law to fulfill. Under the Consumer Protection Act, however, a seven-day "cooling-off" period is provided, during which period a buyer may rescind a contract for goods over the value of $50
  - (a) where the contract provides for payment or for the delivery of goods or services at a time later than the execution of the contract; and
  - (b) where the seller solicits, negotiates or arranges for the signing by a buyer of such a contract at a place other than the seller's permanent place of business.

To rescind a contract, the buyer must deliver a notice of rescission either personally or by registered mail to the seller's address shown on the contract, within seven days after the buyer first obtains possession of a duplicate original of the contract.

REFUNDS AND EXCHANGES

BUYER SELLER CONTRACTS

Every time a sale is made there is an agreement, in effect a contract, between a buyer and a seller. This is true whether you (assuming you are the buyer) pay cash, make a deposit to confirm your purchase, pay by instalments, or "charge it". This is true, generally, whether the agreement is signed or made verbally, although some contracts or agreements must, by law, be in writing and signed. You make thousands of contracts during your lifetime, many of them verbally. For example, when you buy a dress, a pair of shoes, a hammer, an electric kettle or any one of a thousand other items, you make a contract.

There are two parties to the contract, the seller and the buyer. Each has the same right to expect the other to live up to the contract terms. Once the contract is made, neither party can properly break, or cancel, or change, or revoke the contract without the permission of the other party, unless fraud or misrepresentation is proved. (Should this be shown, it may well invalidate the agreement.) The seller is expected to deliver the goods or services which you have bought in accordance with the terms under which the sale was made. If you, the buyer "change your mind" or, because of some unforeseen circumstance want your deposit or money back, or an exchange or credit for return of the goods, the seller is not called upon under law to give it to you. You are asking the seller to cancel, or break, or change the terms of the contract; he has the right to decide whether he will do so or not.

IMPORTANT

Although the foregoing still applies to the majority of contracts, all Provinces now have comparatively new Consumer Protection legislation which, under certain circumstances, can completely alter some cases to the advantage of the consumer.

Contracts affected are generally those which were signed away from the merchant's normal place of business (in your home) and are in excess of a specified amount of money.

Call your local BBB to obtain exact details in your Province.

THE BUYER'S RIGHTS

In agreeing to make the purchase you (the buyer) have undertaken to pay for the item and you have a right to assume that the product or service has not been misrepresented, is not defective or inadequate for the purpose for which it was sold, is delivered to you at the time and in the condition agreed to at the time of the sale, and is, in effect, exactly what you purchased. Otherwise the seller is not living up to his obligations under the agreement. On occasion it may become impossible for the seller to complete his obligations —if he runs out of stock for example — and you have the right to expect that he will fill your order with goods equally satisfactory to you or release you from your part of the agreement.

THE SELLER'S RIGHTS

In making goods or services available to you, the seller has incurred costs — his cost of making the goods or purchasing them from the manufacturer, of setting up and maintaining his sales premises, employing sales and other personnel and/or contributing his own time and knowledge to the business. Whether the seller is a small retailer or serviceman, or a large corporation, he does all of this to make a profit. That is what he is in business for and the prices he charges you, the buyer, are directly related to all his pre-transaction expenses as well as his mark-up or profit. The seller therefore has a right to expect that the costs he has incurred will not be further increased by having to cancel the transaction and take back the goods, losing his anticipated profit and having to absorb the additional costs of re-stocking and re-selling the items.

RETURN POLICIES

Our laws governing business transactions do not require the seller to undertake this additional expense — always providing that he has been honest in carrying out his end of the contract. Many stores and businessmen have, however, voluntarily set up policies to let you return articles that you have purchased from them. This is one way in which they seek your continued patronage but it is a privilege extended by the seller and not an obligation. Generally the seller will do one of three things, depending upon the policy he has adopted in dealing with his customers:

1. Some stores follow the policy that all sales are final. They will not refund money, permit exchanges or give credit slips.
2. Some stores refuse to make cash refunds but allow exchanges, or give the purchaser a credit slip which may be applied then, or at some future time toward the purchase of other merchandise in the store.
3. Others unhesitatingly give refunds or credits, or permit exchanges and they will return deposits of money made by their customers.

As stated, exchanges, returns for credits, and refunds are services which some stores provide to encourage you to shop there.

Return privileges vary from store to store so you should be sure to ask about a store's return policy before you make a purchase.

The three types of return policies generally in effect operate like this:

EXCHANGE

The item may be returned and another item of the same kind may be taken in its place. This privilege is usually extended when the buyer has for example, made a mistake in the size or colour of the item. For obvious reasons many stores which normally make exchanges do not extend this privilege with respect to goods which are custom-made or which are cut to measure — textiles bought by the yard, for instance: to do so would leave the store with a number of odd-sized and unsaleable items. Similarly some articles of a personal nature (underwear or bathing suits for example) are often not returnable even in stores which generally are ready to make exchanges or accept returns.

RETURN FOR CREDIT

On return of the purchased item, the customer is given a credit slip, or his charge account is credited with the amount paid. Then the customer may apply that amount to the purchase of any other item in the store. This privilege is usually extended when the store wishes to adopt a more liberal policy than that of simply making exchanges.

REFUND

Under this policy the customer gets his money back. This is the store's way of assuring its customers that they will get complete satisfaction when shopping there.

Refund, exchange or return-for-credit policies usually require that the goods be returned within a specified time period and invariably that they be in unused condition. In most cases the store will require a sales slip or some other evidence to show that the article was actually bought there and not at some other store, the amount paid for it, and the date when the transaction was made. (In one instance coming to the attention of a Better Business Bureau a purchaser wanted to return a man's suit purchased four years earlier on the basis, that it no longer fitted his requirements.)

ALL SALES FINAL

For some items, or even for all items in some stores, the policy may be "all sales final". The store has the right to do this and will often have such a policy for goods which are on sale, sold at the end of a season, used as floor models, or of an intimate nature to be worn or used by only one person. It is important for the buyer to inquire, before completing a purchase, what policy the store follows with respect to returns.

ABUSES OF RETURN PRIVILEGES

In this effort to provide customers with better service, businessmen have made it possible for some people to abuse the privilege extended to all. When such people return items without good reason, they increase the cost of all items in the store to all customers. They also cause some stores to adopt less generous policies than they might otherwise follow, because of the increased cost.

HOW TO USE YOUR RETURN PRIVILEGES

Regardless of the store's policy, if the goods you have purchased were misrepresented or are defective, you have legitimate reason to expect the store to provide a suitable substitute or refund.

Honest mistakes over items that don't fit or match or serve the purpose for which they were purchased, or inappropriate gifts from a well-meaning spouse or friend, do suggest that you use the privilege of the store's return policy — provided they have one. However, if you find that you are returning things regularly, perhaps you should ask yourself whether you are depending too much on a store's liberal return policy rather than upon your own good judgement in making purchases.

WRITTEN CONTRACTS

Written contracts which often call for payment by the buyer over a period of time, sometimes have special provision for the return of goods. If this becomes necessary, a contract usually provides its own conditions under which goods can be returned and this entails cancellation of the agreement. Be sure that you:

- Read and understand the contract thoroughly before you

sign;

- Never sign a blank contract;
- Make sure that all spaces in the contract are properly filled in;
- See that the seller, as well as you the buyer, has signed the contract;
- Always keep a copy of the contract.

CHECK LIST

Before making a purchase at any store, stop and consider the following:

- What is the store's policy covering returns?
- May I exchange the item for another like it?
- May I return the item and buy something else?
- Will the store give me my money back?
- Is this a final sale item?
- If the purchase is made under written contract, how are the return privileges affected?

Finally — improve your own buying 'score' by carefully evaluating the goods for the purpose you want them to fill, as well as the cost and your ability to pay, before making the purchase.

** If you are not familiar with the seller and his business practices call your local Better Business Bureau. The Bureau will not help you shop, or assist in altering a store's exchange/refund/return policies, or recommend any particular place to buy, but it **will** tell you — from its extensive experience in buyer-seller relationships — the business reputation established by the merchant with whom you propose to deal.

REMEMBER — WHEN YOU MAKE A PURCHASE YOU ENTER INTO A BUSINESS CONTRACT. IT'S IN YOUR OWN INTEREST TO MAKE IT WORK FAIRLY TO BOTH PARTIES!

GUARANTEES AND WARRANTIES

A rose is a rose is a rose . . . But a guarantee isn't much of a guarantee unless it tells you exactly what is being guaranteed. And, equally important, is the man or company behind the guarantee. Unfortunately, the words "guarantee" and "warranty" (which are basically the same) have been misused.

Don't wait until the product fails or needs repair to find out how good the guarantee is. The time to become familiar with the terms of a guarantee is *before* you buy the item.

Comparing guarantees should be an important part of your shopping ritual. Comparing the reliability of the company behind the guarantee is just as important. When you buy something you are buying a guarantee. It costs money to fulfill the terms of a guarantee and that cost must be included in the price you pay.

A guarantee is a statement used by the manufacturer or vendor to state that he stands behind his product or service and that he will make good if it does not live up to the claims made for it. However, guarantees on products or service generally have limitations or conditions. Thus, when you compare guarantees check on what they cover and also what they don't cover.

Be particularly wary of so called unconditional warranties. There are virtually always conditions. Get all promises in writing. A businessman who is unwilling to put his promises in writing is not the man to deal with.

Before you buy any product or service that is covered by a warranty, consider these key points:

- What is covered? The entire product? Only certain parts? Is labour included?
- Who do you call when you need repairs that are covered by the warranty? The manufacturer? The dealer? A service agency?
- Must repairs be done by a "factory" or "authorized dealer" service to keep the warranty in effect? If yes, is such a dealer located within a convenient distance of your home?
- Who pays for parts, for labour, for shipping charges?
- How long does the warranty last on the entire product? On parts and assemblies?
- If pro-rata reimbursement is provided, what is the basis for it? Length of ownership? Usage? Original cost?
- If the warranty provides reimbursement, is it in cash or credit towards a replacement?
- Will a substitute product be provided while yours is being repaired?

Before you use a product read the owner's manual or instruction sheet. Follow the operating instructions and be sure that any specific routine maintenance or service is done as suggested or required by the warranty.

Keep your warranty and the sales receipt for future reference. Write down the date of purchase and the date of installation. Do register your appliance with the card provided. Also, record any service or repair work done after the purchase. Remember that your best guarantee of a good guarantee is the care you take in making your purchase.

A GUIDE TO GIVING . . . WHAT TO ASK BEFORE DONATING

What is the best way to handle a phone call asking me to sponsor underprivileged, mentally retarded, handicapped or crippled children to a show, circus, camp or outing?

Tell the caller that you do not consider requests made over the phone. Suggest that he mail the information to you, that you will check with the Better Business Bureau, and if interested you will contact him.

What is the purpose of checking?

To try to determine how much benefit the organization will receive from the event. An inexperienced organization will sometimes hire a professional promoter to solicit for it. This could mean that only 25 cents, or even less, of each dollar you donate will end up with the organization. The rest will go in expenses and profit to the promoter.

I've just had a telephone call asking me to send children to a show. When I refused the caller made me feel very guilty. What should I do?

Suspect any person who makes you feel intimidated or guilty if you give a straight refusal. No reputable organization would do this.

Such a technique may indicate that you're dealing with a professional solicitor who is being paid commission on the number of tickets he sells.

If someone comes to the door seeking a donation, what

is the best way to handle it?

Most organizations whose volunteer workers intend to undertake a public door-to-door compaign usually announce this to the media and supply their collectors with proper identification. If you are in doubt, or the group is unknown to you, we suggest that you decline at the time but get full particulars about the organization, and, if you are still interested, you can send your donation to the head office.

I am interested in supporting a charity or organization, and am told that it is tax exempt. What does this mean?

It means that the income of the organization is exempt from taxation under the Income Tax Act (Canada), because it is, for example, a registered charity, a board of trade or chamber of commerce, a labour or fraternal society, or a non-profit organization. Further, donations made to registered charities, registered Canadian amateur athletic associations and housing corporations are tax deductible to the donor, providing the donor receives and files a proper receipt which includes the organization's registration number.

If an organization can issue receipts for income tax purposes, does this guarantee that it is a good cause?

Some people are under the impression that the ability to issue these receipts is an automatic seal of approval from the government. This is not so. What it does indicate is that the organization is tax exempt and that donations made to it are tax deductible. No approval of the activities of the organization is implied by such status. In fact, Revenue Canada advises that it would be too expensive and complicated to investigate every application for exemption, so it is usually granted on request unless there is some very obvious reason not to do so. This exemption can be cancelled at any time should anything unfavourable come to light. The possession of this tax exemption status and its requirements should certainly be taken into consideration when checking out an organization, but we still feel that it also has to give some proof of the value of the work that it undertakes.

When I telephone the Better Business Bureau to check out a charitable organization, why am I not told which is a good one and which is not?

The Better Business Bureau does not recommend any organization, group, company, product or service. We will not tell you to whom to give; we will give you the facts that we have available, which we feel will help you to evaluate the request. But the final decision is yours.

What questions should I ask of any group seeking donations or support from me?

- Who is running the operation?
- Who benefits from the appeal?
- What are the administrative costs?
- How much of the gross take ends up with the sponsoring group or charity?

GUIDELINES FOR DONATING

1. Learn about the principles of the soliciting organization and the facts concerning the nature of its activity. A federal income tax registration number is no guarantee that an operation is a good cause.
2. Remember that legitimate solicitors and agencies do not use high-pressure methods to force you to give before you are able to make inquiries.
3. If a solicitor refuses to show you identification, don't contribute.
4. Remember that names are sometimes flashed to impress you. This does not necessarily mean that all of the persons know that their names are being used.
5. The use of a well-respected group's name is no assurance that the promoter running the fund-raising drive is legitimate. These groups have often been misled by promoters.
6. Never agree to contribute in response to a telephone call. Ask for a letter or annual report from the organization so that you may decide for yourself.
7. Never pay in cash — write a cheque made payable to the organization.
8. Get an official receipt, including taxation number, if you want tax exemption for your contribution.

HOW TO COMPLAIN EFFECTIVELY

The Better Business Bureau knows a lot about complaints: we deal with hundreds of them every week. Sometimes they come from people who have really been taken, but in most cases complaints result from a misunderstanding. A consumer with a problem and the merchant who is involved are not communicating. Occasionally people think this difficulty can be taken care of by raising the decibel level. But the effective complaint is not necessarily the one that makes the most noise — it's the one that re-establishes broken lines of communication.

How can a consumer go about doing this? The first thing is to adopt a proper state of mind. Assume the best. Businessmen and women aren't a breed apart. Like anyone else, they sometimes make mistakes, but the vast majority want to please their customers. That's how they stay in business. So why not begin by assuming that the person in charge will be anxious to look after your problem when it is pointed out to him. It's possible that he won't deserve the benefit of the doubt, but if you go in fighting, chances are that you'll loose the first round anyway.

The next question is whom to approach — and how. Most consumers know they should try for the owner or manager but are less certain about how to go about it. A letter? A telephone call? The choice depends on the circumstances. A letter can be impressive, and a photocopy will provide evidence of the complaint that could be useful later — especially if the item is under warranty. A phone call has the advantage of allowing the consumer to tailor his approach to the person contacted. And a combination of the two — or even a personal visit — is called for in some situations.

The message, whether written or verbal, should avoid accusations and threats and should stick to the facts. In other words, caution should be exercised in explaining a complaint because an untrue or misleading statement of fact, or an unjustified expression of opinion made to any person, can open an individual to a legal action — for libel if written or for slander if oral.

In most cases, a complaint can be resolved by the direct and factual approach. However, if the merchant and consumer find it impossible to agree, or if an agreed on adjustment is not carried through, then the consumer may need some outside assistance. At this stage, a number of alternatives are available, each with its own strong points.

A trade association can be helpful. Such associations usually handle complaints only on their members, but generally members are committed to abide by the association's

decision in business/consumer disputes. The reference section of the public library will have information as to whether there is a trade association in the area of your problem; and a call to the association will indicate whether it handles complaints.

Most newspapers now have consumer columns devoted to assisting readers with their problems. If the paper's circulation is large and the column popular, a complaint registered with it could prove very effective. No one wants the kind of publicity that an unanswered complaint there would provide.

And then there's the Better Business Bureau. The BBB complaint service has a unique and valuable feature: complaints that are processed by the Bureau become part of a company's consumer complaint record. Thus, when people call to inquire about a company, the report given is based on consumer complaints received and on how the company has handled them.

After deciding where to seek help, a consumer should call the organization and discuss how to file. The complaint will almost certainly have to be in writing and should include photocopies of any work orders, receipts, or warranties that may assist in its evaluation.

Once again, the urge to tell a good story should be resisted. Exaggerating or editing the facts will simply add to the confusion that already exists and make it more difficult to settle your problem, not easier.

Consumers should also resist the temptation to file with several agencies. Doing so can slow up your complaint rather than expediting it. And anyway, none of the agencies involved can afford to duplicate work: there's more than enough to go around already.

Chances are good that a consumer who follows these steps will get his complaint settled; later if not sooner. There are no figures on how many problems are taken care of by the two parties who are directly involved without need for any intervention by a third party. But statistics indicate that two-thirds to three-quarters of the problems that get to the formal complaint stage are resolved.

For people who have failed to get a resolution, there are still legal recourses available.

Small Claims Courts have monetary jurisdictions up to $2,000 in most actions and complainants can go there without lawyers to plead their cases before the judge. The clerk at the local Small Claims Court will have information on how to go about commencing or defending such a lawsuit.

And of course one can engage a lawyer. Since the alternatives already mentioned are free (except for small fees in Small Claims Court), many people hesitate to use a lawyer unless a problem involves a lot of money or very strong feelings.

Complaining requires practice and patience and sometimes it requires advice as well — but if what a consumer wants is reasonable it usually pays off.

BAIT AND SWITCH

If an advertisement or sales offer seems 'too good to be true', it probably is. The fact is that unscrupulous merchants and salespersons sometimes offer fabulous, but fake, bargains just to get you into the store so that they can sell you something more expensive.

The scheme is commonly referred to as "bait and switch". It's simple enough . . . they advertise some item at a price so low you are lured into the store. But here's the rub . . . there usually aren't any left . . . or the salesman tells you many customers who bought are dissatisfied . . . the product just isn't any good . . . or, you can't get delivery for over six months. All these excuses are designed to dissuade you from wanting the 'sales item' that probably wasn't available in any case. This 'bargain' on a non-available item is the "BAIT".

After killing your desire to purchase the advertised item, the salesman now attempts to sell you the merchandise he had in mind from the beginning. This second item is always far more expensive than the advertised item. This is the "SWITCH".

Bait and switch advertising is a criminal offense under the provisions of the Federal Government's Combines Investigation Act. In addition, most provinces also have legislation prohibiting such advertising practices.

BE WARY

Always be suspicious if a salesperson refuses to show or sell you an article advertised on sale and continues to advertise it . . . or, if a salesperson makes statements regarding the quality and/or desirability of an advertised item that is contrary to the advertisements. Always report such behaviour to your local Better Business Bureau.

CONSIDER THIS

A businessman who admits that an advertised item is temporarily out of stock is not always guilty of 'bait and switch'. Even the most honest and reputable merchant can underestimate the amount of stock required to successfully handle the consumer demand for a particular sales item. However, ethical businessmen will usually guarantee that a new shipment will shortly arrive, or failing that, will offer you another item of similar quality for the same price. 'Bait and Switch' operators will not make any effort to supply you with the desired item.

Also be aware that a salesperson may try to persuade you to buy a better quality item or a different brand with more features at a higher price. There is nothing unethical or illegal with such practices, as long as you are given a choice between the originally advertised article and the second item. So remember, buy what you want, but don't be switched to something you don't really want or can't afford.

WHEN YOU SHOP

- Don't do business with 'bait' advertisers. Bait and switch advertising is an unfair practise and is against the law.
- Be wary of all offers that appear too good to be true.
- Ask about service and availability of parts before you sign. And get all arrangements in writing.
- Understand all offered guarantees. Don't accept verbal promises.
- Compare prices of similar merchandise at other stores.
- If you feel you are dealing with a 'bait and switch' advertiser, refuse to do business with him and report the incident to your Better Business Bureau.

WORK-AT-HOME SCHEMES INVESTIGATE BEFORE YOU INVEST

THE FACT IS:

Housewives, shut-ins, elderly persons, widows and others who need extra money, but find it difficult or impossible to hold even a part-time job because of family obligations, are often attracted to ads offering them a chance to earn money by doing work at home.

"Earn money at home" schemes all have one thing in common. They require you to buy something before you can begin work. If you answer an ad offering you huge profits for some at-home work for which there is supposedly a great demand and which will require no experience on your part, you will probably wind up losing money instead of earning it.

Basically there are two types of 'work-at-home schemes:

1. where you provide a service
2. where you provide a product

An example of 'providing a service' is:

"Stuff envelopes — $500 per thousand. For further details send 50¢ and a self-addressed, stamped envelope to: RIP Limited, P.O. Box 999, Ripsville, Ontario."

Most people answering such an ad expect to be hired by a legitimate company to stuff envelopes for a salary. They assume that the company in question will supply them with envelopes, mailing lists of customers and the material to be mailed. Such is not the case. Legitimate companies do not normally place open ads for 'work-at-home' programmes and they would certainly not require you to forward any type of payment in advance.

What you usually receive for your initial 50¢ is nothing more than a letter explaining the 'wonderful opportunities' for making easy money and an opportunity of sending even more money (usually $10 to $25) for 'a complete kit' that will start you on your way. The kit is merely a booklet which tells you to do exactly as the original promoter has done. That is:

1. Place an ad in the local newspaper similar to the one you answered, but giving your address as the mailing destination.
2. When replies to your ad arrive, stuff them with the same form letter you received (you buy these form letters from the original promoter). These are the same letters you received for your 50¢.

This system therefore becomes a never-ending chain in which a product and/or service never really becomes a factor.

An example of a 'providing a product' scheme is:

"WOMEN — $200 monthly for sewing at home. Send 25¢ to FUU, P.O. Box 222, Nosville, Alberta."

In this scheme you will be asked to purchase instructions, materials and sometimes even equipment (such as sewing machines) to make items such as aprons, rugs or seat covers. The promoter promises to buy them back (at a profit to you) if the quality is "up to his standards". BBB experience has proven that it is doubtful if anything you make will ever be "up to his standards". Once the promoter refuses to buy the items back (which he has every right to do under this one-way system), your only hope is to try to sell them yourself. This method makes it highly unlikely that you will make any type of profit.

Remember, the promoters of typical 'work-at-home' schemes (regardless of their type) are actually asking you to become party to a system that financially benefits only the *original* promoter, not those who become involved at a later date by answering the ads, and this includes *you*.

EXERCISE CAUTION . . .

. . .if money is requested. Most schemes require a payment in order to obtain information and material needed to start a 'work-at-home' business. According to the promoters, this is 'to show good faith and honest intentions" on your part. REMEMBER, you are sending money for an unknown investment.

. . .if the promotional material you receive says that there is an unlimited demand for the product or service in which you will be getting involved.

. . .if the promoter agrees to buy back merchandise at higher prices than the retail selling price.

. . .if the promoter gives only the name and refuses to give the complete address of an existing successful and satisfied customer.

. . .if there is no mention in the advertisement of total costs involved.

. . .if a share of the market and a demand for your work is 'guaranteed'.

. . .if enormous earnings are offered. For example, "you can earn up to $1,000 a week".

If any of the above points are present in any presentation made to you, you may be party to a worthless 'work-at-home' scheme.

HOW TO PROTECT YOURSELF FROM SUCH SCHEMES

It's easy!! Just remember . . . if you see an ad in the paper offering *large earnings* for a work-at-home job, for which there is a *great demand, an initial fee,* and *no experience necessary* . . . BE CAREFUL! You may end up losing money instead of making it.

INVESTIGATE BEFORE YOU INVEST

If you have any doubts about any offer made to you, contact your local Better Business Bureau and inquire about it . . . before you sign up. You may save yourself money.

GET THE BEAUTIFUL SIDE OF THE HARD-HEADED FACTS

Write for a surprising profile of the quality of life in Canada's foremost business and industrial centre.

HAMILTON-WENTWORTH REGION,
Economic Development Department,
P.O. Box 910, Hamilton, Ontario, Canada L8N 3V9.
Telephone: (416) 526-4447 Telex: 061-8466.

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ABRASIVES

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(see our ad this page)

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(see our ad page 23) 648-0408

CLARKSON GORDON,
440-100 King St. W.,
Hamilton, L8P 1A2 526-8880

DOANE RAYMOND,
306 King St. W.,
Hamilton, L8P 1B1 525-1930
(see our ad page 23)

DUNWOODY AND COMPANY,
805 - 25 Main St. W.,
Hamilton, L8P 1H1 524-0806
(See our ad this page)

ERNST & WHINNEY,
325 - 100 King St. W.,
Hamilton, L8P 1A2 523-8200

CARLTON R.W. GLANVILLE, C.A.,
108 George St.,
Hamilton, L8P 1E2 522-2778

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Burlington, L7P 3T7 335-5260

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Hamilton, L8M 1L8 544-6252

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Burlington, L7N 2R4 681-1340

TOUCHE ROSS & CO.,
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Hamilton, L8N 3Z1 527-1147
(See our ad this page)

VINE & PARTNERS,
733 King St. E.,
Hamilton, L8M 1A2 525-7410
(See our ad this page)

TOWN & COUNTRY BOOKKEEPING SERVICES LTD.,
1160 Blair Rd.,
Burlington, L7M 1K9 335-1720
(See our ad this page)

TABCO ENTERPRISES LTD.,
P.O. Box 6057, Stn. "F",
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1039 Upper James St.,
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Burlington, L7P 1K8 681-2798

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44 Montcalm Dr.,
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Hamilton, L8K 1A8 545-3056

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Income Tax Consultants

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- BOOKKEEPING
- FINANCIAL STATEMENTS
- PAYROLL

BURLINGTON
335-1720

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John H. Daciuk, C.A.
Bryan Kogut, C.A.
Jack Wade, C.A.

DUNWOODY LIMITED — *Trustee in Bankruptcy*

Brian P. Doyle, B.Sc., N.B.A., C.A.
Vice President.

INTERNATIONALLY DUNWOODY, ROBSON, McGLADERY & PULLEN

25 Main Street West, Suite 805, Hamilton, Ontario (416) 524-0806

VINE AND PARTNERS
Chartered Accountants
733 King Street East,
Hamilton, Ontario
L8M 1A2
525-7410

Henry Vine, C.A. — Steve Herman, C.A.
George Liversidge, C.A. — John Leanage, C.A.
Rick Makins, C.A. — Larry Matlow, C.A.

Doane Raymond
Chartered Accountants
306 KING STREET WEST, HAMILTON
TELEPHONE (416) 525-1930

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AIR CONDITIONING

ASSOCIATED HEATING & AIR CONDITIONING INC.,
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(see our ads page 57) 659-1292

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Hamilton, L9J 1G6 689-7951

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Welland, L3C 3B9 1-734-3414
(see our ad page 75)

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Hamilton, L8P 2Z2 522-7723
(see our ads pages 55 & 91)

LOUGHEED HEATING & COOLING,
293 Crockett St.,
Hamilton L8V 1H5 383-3511
(see our ad page 59)

LOWE BROTHERS AIR CONDITIONING & HEATING INC.,
361 King St. W.,
Dundas, L9H 5G1 628-2711
(see our ad page 58)

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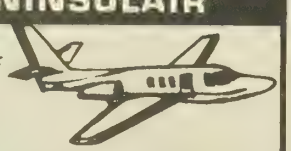

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Mount Hope, L0R 1W0 679-4124
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ALARM MONITORING SYSTEMS

AUTOMATIC ALARM SYSTEMS LTD.,
20 Jackson St. W.,
Hamilton, L8P 1L2 522-5307
(see our ad page 25)

A.B. WASS ELECTRONIC SECURITY SYSTEMS,
P.O. Box 1129,
Waterdown, L0R 2H0 527-7500

ALARM SYSTEMS

AUTOMATIC ALARM SYSTEMS LTD.,
20 Jackson St. W.,
Hamilton, L8P 1L2 522-5307
(See our ad this page)

LOC-KING SECURITY SYSTEMS & HOMETENDERS,
301 - 5 Viking Cr.,
Grimsby, L3M 3T8 1-945-0125

A.B. WASS ELECTRONIC SECURITY SYSTEMS,
P.O. Box 1129,
Waterdown, L0R 2H0 527-7500

WELCO PROTECTIVE DEVICES INC.,
28 Bing Cres.,
Stoney Creek, L8E 3Z4 664-2206

ALUMINUM PRODUCTS - SUPPLIERS & CONTRACTORS

AERO ALUMINUM HOME IMPROVEMENT COMPANY,
41 Howard Rd., Box 113,
Waterdown, L0R 2H0 689-6227

BRANT ALUMINUM PRODUCTS,
1060 Colborne St.,
Brantford, N3T 5M1 519-752-1345

CREST ALUMINUM MANUFACTURING CO.,
709 Main St. W.,
Hamilton, L8S 1A2 525-1907
(See our ad this page)

DALKO ALUMINUM BUILDING PRODUCTS,
1008 Barton St. E.,
Hamilton, L8L 3E1 545-1739

DESI'S ALUMINUM/MASTER KLEEN,
1254 Plains Rd. E., 632-5327
Burlington, L7S 1W6 632-3155

DUMONT ALUMINUM LIMITED,
795 Main St. W.,
Hamilton, L8S 1A2 528-7081

EVEREST CLIMATIC WINDOWS LTD.,
1382 Barton St. E.,
Hamilton, L8H 2W5 545-5060
(see our ad page 48)

PRO ALUMINUM PRODUCTS LTD.,
251 Highway #8,
Stoney Creek, L8G 1E2 664-6435

RAINBOW ALUMINUM,
261 James St. N.,
Hamilton, L8R 2L2 522-1973

STANLEY METALCRAFTS LTD.,
P.O. Box 88,
Ancaster, L9G 3L3 , 648-1019

SWARBRICK ALUMINUM PRODUCTS,
2 Greenmountain Rd. W.,
Box 8, Grp "F",
Stoney Creek, L8G 3X4 644-2882
(see our ad page 48)

ANNUITY BROKERS

F & M ANNUITIES,
1 Markland St., M.P.O. Box 586,
Hamilton, L8N 3L4 522-2411
(see our ad this page)

MOCCIA STRUCTURED ANNUITIES & INSURANCE AGENCY LTD.,
15 Burgar St., P.O. Box 577,
Welland, L3B 5R3 1-734-3055

ANTIQUES & MEMORABILIA

MAURICE ANTIQUES,
163 James St. N.,
Hamilton, L8R 2K9 529-1528

APPLIANCES - GAS

UNION GAS LIMITED,
23 Main St. E., M.P.O. Box 10,
Hamilton, L8N 3A5 526-2450

APPLIANCES - HOUSEHOLD & ELECTRIC - REPAIRS

ALL MAKE APPLIANCE SERVICE,
1357 Main St. E., 547-5686
Hamilton, L8K 1B8 . 547-3981

FRANK BIGGS APPLIANCE SERVICE,
204 East 35th St.,
Hamilton, L8V 3Y2 383-0113

To cut hard butter, cover the blade of a knife with waxed paper and it will slice cleanly.

CREST ALUMINUM MFG. CO.

Direct factory to you custom fabricators of windows, doors, awnings, replacement thermal windows.

Serving Hamilton for 30 years

Parts & Repairs.

709 Main St. W.,
at Macklin

525-1907

F&M

Stephen M. Fletcher, C.L.U., LLD
Maxwell A. Morrow, C.L.U.

ANNUITY QUOTATIONS
EMPLOYEE BENEFIT PLANS
ESTATE PLANNING

BOX 586
1 MARKLAND STREET
HAMILTON, ONTARIO L8N 3L4
PHONE - 522-2411

AUTOMATIC ALARM SYSTEMS LTD.
EST. 1969
U.L.C. CERTIFICATE SERVICE
20 JACKSON ST. W. Suite 106
HAMILTON
SALES, LEASING & MONITORING
HAMILTON: 522-5307
or TORONTO: 928-9423

RICHARD'S APPLIANCES

PARTS & SERVICE

REPAIRS TO ALL MAKES OF ELECTRIC APPLIANCES

"WHERE SERVICE IS OUR BEST PRODUCT"

523-4730

1821 MAIN ST. W. - WHITNEY PLAZA

383-9587

MacDONALD REFRIGERATION & APPLIANCE REPAIR,
5217 Banting Crt.,
Burlington, L7L 2Z4 681-0066

TED'S WASHING MACHINES,
720 King St. E.,
Hamilton, L8M 1A3 527-8666

APPLIANCES - HOUSEHOLD & ELECTRIC - SALES & SERVICE

B. AMANN APPLIANCE SERVICE,
692 King St. E.,
Hamilton, L8M 1A3 527-2008
(See our ad this page)

B & D ELECTRIC,
5331 Lakeshore Rd.,
Burlington, L7L 1C8 634-8349
(See our ad this page)

CAPLAN'S T.V., STEREO & APPLIANCES LTD.,
The Centre Mall,
Hamilton, L8H 2V4 549-3044

DAN'S MAJOR APPLIANCE SERVICE,
1000 King St. E.,
Hamilton, L8M 1C8 545-3266

DON'S ELECTRIC SALES & SERVICE LTD.,
2475-A Mountainside Dr.,
Burlington, L7P 1C9 335-5204
(See our ad this page)

GOEMANS APPLIANCE,
124 King St. W.,
Stoney Creek, L8G 1J2 560-0647
(See our ad this page)

HACK'S APPLIANCES & POWER TOOL,
341 Barton St. E.,
Hamilton, L8L 2X6 522-6621
(See our ad this page)

HAMILTON APPLIANCE CENTRE,
226 Ottawa St. N.,
Hamilton, L8H 3Z6 549-1316
(See our ad this page)

HARTFORD ELECTRIC SERVICE LTD.,
2201 Brant St.,
Upper Brant Shopping Plaza,
Burlington, L7P 3N8 335-5552

B. AMANN
APPLIANCE SERVICE & PARTS
692-694 KING ST. E.
HAMILTON, L8M 1A3
CALL **527-2008**
FOR PARTS AND
•AUTHORIZED FACTORY SERVICE ON THE FOLLOWING MAKES . . .

- ADMIRAL
- AIR-KING
- AMANA
- A.M.C.
- BAYCREST
- BEAU*MARK
- CALORIC
- CORONADO
- DACOR
- EMERSON
- FRIGIDAIRE
- GENERAL FREEZER
- GIBSON
- HARDWICK
- HITACHI
- HUPP
- IN-SINK-ERATOR
- JENN-AIR
- KELVINATOR
- ECON-O-WASH
- LEONARD
- MAGIC CHEF
- McGRAW-EDISON
- MODERN MAID
- NORGE
- REGENT
- ROY
- SANYO
- SUB-ZERO
- THERMADOR
- TOSHIBA
- VIKING
- VISCOUNT
- WASTE-KING-UNIVERSAL
- WESTINGHOUSE
- WHITE-WESTINGHOUSE
- YORK
- ZENITH

(Speed Queen, U.S.A.)

KING SHERMAN

"MIDTOWN"
THE APPLIANCE STORE
Kelvinator
GENERAL ELECTRIC
MOFFAT
Inglis
TWO LOCATIONS TO SERVE YOU.
917 KING ST. E., HAMILTON 549-1314
931 QUEENSTON RD., STONEY CREEK 664-2822

GOEMANS
. . . the appliance specialists
HOT POINT • MAYTAG
WOODS • QUASAR
INGLIS • PANASONIC
JENN-AIR • DACOR
SUB-ZERO • AMANA
ON KING ST., JUST WEST OF HWY #20, STONEY CREEK
560-0647

WE STRIVE TO PLEASE
Don's Electric
SALES & SERVICE
SPECIALISTS IN MOST TYPES OF APPLIANCES
335-5204
2475 A MOUNTAINSIDE DR.
BURLINGTON, ONT. L7P 1C9
(Maryvale Plaza)

B & D ELECTRIC
-repairs to all makes of major appliances, including microwave ovens.
-parts for all major appliances
-24 hour emergency service
5331 A Lakeshore Rd. E.,
Burlington,
Skyway Plaza
634-8349

Hack's
Appliance and Power Tool
"Make tracks for Hack's"
* vacuum repairs
* power tool repairs
* lawnmower repairs
* appliance repairs
522-6621
341 Barton St. E.,
Hamilton

HAMILTON APPLIANCE CENTRE
A DIVISION OF HAMILTON NATURAL GAS CENTRE LTD
GAS AND ELECTRIC APPLIANCES, GAS GRILLS
KEROSENE HEATERS
226 Ottawa N.
549-1316

MACKESY'S - THE MAYTAG PEOPLE,
583 Main St. E.,
Hamilton, L8M 1J8 527-1426

MIDTOWN - THE APPLIANCE STORE
917 King St. E.,
Hamilton, L8M 1B5 549-1314
(see our ad page 26)

ALBERTO SUCCI & SON T.V. & APPLIANCES,
637 Barton St. E.,
Hamilton, L8L 3A1 544-2360
(See our ad this page & 86)

SUMNER APPLIANCES,
903 Orpha St.,
Burlington, L7R 3W3 639-7524

APPLIANCES - MAJOR - MANUFACTURING

CAMCO INC.,
175 Longwood Rd. S.,
Hamilton, L8N 3X5 528-3431
(See our ad this page)

INGLIS LTD.,
400 Green Rd.,
Stoney Creek, L8E 2B4 664-4466

ART GALLERIES & DEALERS

BECKETT GALLERY LIMITED,
142 James St. S.,
Hamilton, L8P 3A2 525-4266

ASSOCIATIONS - NON-PROFIT & CHARITABLE

AMITY GOODWILL INDUSTRIES,
225 King William St.,
Hamilton, L8R 1B1 526-8481

CANADIAN MOTORCYCLE ASSOCIATION,
500 James St. N.,
Hamilton, L8L 1J4 522-5705

HAMILTON AUTOMOBILE CLUB,
393 Main St. E.,
Hamilton, L8N 1J7 525-1210

ALBERTO SUCCI & SON
TV & APPLIANCES
OVER 20 YEARS EXPERIENCE
REASONABLE RATES
SERVICE TO ALL MAKES
STOVES
REFRIGERATORS & FREEZERS
MICROWAVE OVENS
CENTRAL & WINDOW AIR CONDITIONERS
544-2360
637 BARTON ST. EAST

AUDIO VISUAL

CANADIAN AUDIO-VISUAL COMMUNICATIONS,
237 Coronation St.,
Hamilton, L8K 1Z4 549-6464

AUTOMOBILE ASSOCIATIONS

HAMILTON AUTOMOBILE CLUB,
393 Main St. E.,
Hamilton, L8N 1J7 525-1210

AUTO & TRUCK MANUFACTURERS

CHRYSLER CANADA LTD.,
P.O. Box 1621,
Windsor, N9A 4H6 519-973-2000

THE FORD MOTOR COMPANY OF CANADA LTD.,
The Canadian Rd., P.O. Box 2000,
Oakville, L6J 5E4 1-845-2511

GENERAL MOTORS OF CANADA LTD.,
215 William St. E.,
Oshawa, L1G 1K7 1-644-5000

AUTO - AIR CONDITIONING

ANCASTER AUTO REPAIR,
1242 Highway #53 West,
Ancaster, L9G 3K9 648-2757
(see our ad page 33)

ARCTIC TRAVELLER (CANADA) LTD.,
1416 Graham's Lane,
Burlington, L7S 1W3 637-3468

COMMUNITY RADIATOR SERVICES LTD.,
4235 Fairview St.,
Burlington, L7L 2A4 634-5506
(see our ad page 77)

DUNDAS AUTO SERVICE,
123 Hatt St., Rear,
Dundas, L9H 4G1 628-6141

HAMILTON RADIATOR SERVICES LTD.
26 Burland Cres.,
Box 3760, Stn. "C",
Hamilton, L8H 7N1 549-4181

AUTO BODY - REPAIRING & PAINTING

ANCASTER AUTO COLLISION & PAINTING,
605 Highway #53 East,
Ancaster, L9G 3K9 648-6282

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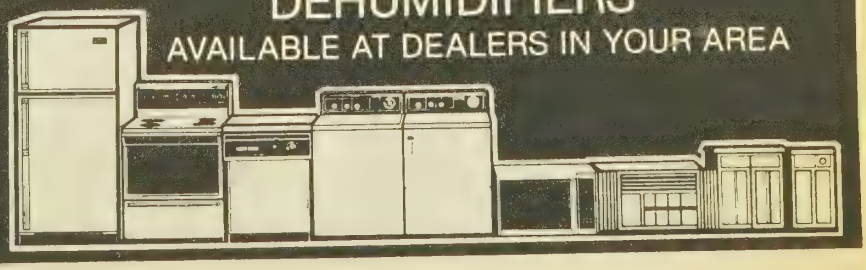
Hotpoint
the beautiful appliances
Makers of these fine appliances:
REFRIGERATORS
RANGES
DISHWASHERS
WASHERS
DRYERS
MICROWAVE OVENS
AIR CONDITIONERS
HUMIDIFIERS
DEHUMIDIFIERS
AVAILABLE AT DEALERS IN YOUR AREA



ARO MOTORS (BURLINGTON) LTD.,
2397 Fairview St.,
Burlington, L7R 2E3 637-5834
(See our ad this page)

CALTON CUSTOM SPRAYING,
R.R. #3,
Hagersville, N0A 1H0 1-768-5522

CHRIS'S AUTO REFINISHING SERVICE,
R.R. #6, Mumby Rd.,
Dunnville, N1A 2W5 1-774-4229

CUSTOM AUTO BODY.
1 Beck St.,
Hamilton, L8L 2L3 545-8837

FALCON AUTO REFINISHING INC.,
50 Green Mountain Rd. W.,
Stoney Creek, L8G 3X4 573-3696

GLANBROOK AUTO SALES,
93 Plains Rd. W.,
Burlington, L7T 1E8 637-8268

GRASSIE AUTO BODY LTD.,
486 Mud St., R.R. #1,
Grassie, L0R 1M0 945-3601
(See our ad this page)

HAMILTON AUTO BODY & FENDER,
82 Queen St. N.,
Hamilton, L8R 2V4 522-3567

HAMILTON AUTO SERVICE,
989 Barton St. E.,
Hamilton, L8L 3C8 545-1217

HOLLYWOOD COLLISION,
35 Milburn Rd.,
Hamilton, L8E 3R2 560-9555
(See our ad this page)

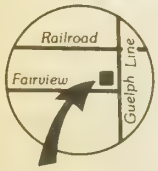
KELLY AUTO BODY,
1042 Upper Wellington St.,
Hamilton, L9A 3S6 385-5334

MAACO AUTO PAINTING,
361 Grays Rd.,
Hamilton, L8E 2Z1 560-9744

McPETRIE MOTORS LTD.,
1333 Ontario St.,
Burlington, L7S 1E9 634-2321
(See our ad this page)

Stale beer does a wonderful job of cleaning leather-covered furniture. Or, rub the leather with half a lemon then shine with a dry cloth.

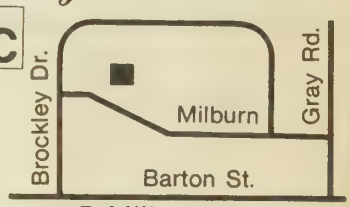
ARO Motors (BURLINGTON) LTD.



2397 Fairview

COMPLETE COLLISION WORK
Expert Painting Since 1961
637-5834

EEE LEEE INC.
Hollywood **Collision**

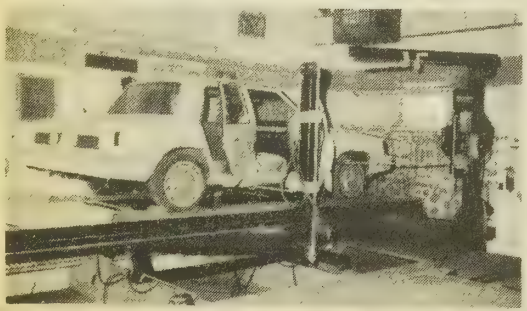


35 Milburn Rd.
560-9555

486 MUD STREET WEST **R.R. 1, GRASSIE, ONTARIO**
GRASSIE AUTO BODY LTD.
COMPLETE COLLISION SERVICE
EXPERT SPRAY PAINTING
FREE TOWING TO OUR SHOP
Free Estimates
Courtesy Cars Available
JAKE GAMBALE **945-3601**
7:00 A.M. TO 6:30 P.M. — SATURDAY 8:00 TO 2:00 P.M.

Frank
MERCANTI
AUTO BODY LTD.
"ESTABLISHED SINCE 1952"
FREE ESTIMATES
COURTESY CARS
TOWING SERVICE
CREDIT TERMS
* COLLISION EXPERTS
COMPLETE MECHANICAL REPAIRS
APPROVED AUTO REPAIR SERVICES CAA
VISA **522-1325** MasterCard
129 John N. (at Cannon)

McPetrie Motors
OF BURLINGTON



* COMPLETE COLLISION BRAKES, ALIGNMENT, TUNE-UPS
* REFINISHING
* FRAME STRAIGHTENING
FOR ALL MAKES OF CARS, TRUCKS & TRAILERS
* INCLUDING UNIBODIES

SINCE 1953

30 YEARS OF QUALITY WORKMANSHIP - ALL WORK GUARANTEED
1333 Ontario St., Burlington
634-2321

MOUNT HAMILTON AUTO COLLISION
SPECIALIZING IN BODY REPAIR & REFINISHING
FREE ESTIMATES
CUSTOMER SATISFACTION GUARANTEED
CALL DAN WHITMORE
679-6801
3840 Hwy. #6 Mount Hope

FRANK MERCANTI AUTO BODY LTD.,
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Hamilton, L8P 1H7 522-1325
(see our ad page 28)

MORLEY AUTO BODY,
5 Morley St.,
Hamilton, L8H 3R6 549-2764

MOUNT HAMILTON AUTO COLLISION
3840 Highway #6,
Mount Hope, L0R 1W0 679-6801
(see our ad page 28)

MOUNTAIN AUTO BODY,
1314 Upper Wentworth St.,
Box 6087, Stn."F",
Hamilton, L9C 5S2 388-6014
(See our ad this page)

NORTH END AUTO COLLISION,
235 Mary St. N.,
Hamilton, L8L 4W2 527-2575
(See our ad this page)

PARKWAY COLLISION,
1032 Howard Rd.,
Burlington, L7R 3X5 632-9662

R & R CUSTOM,
390 South Service Rd.,
Stoney Creek, L8E 4B8 662-7202

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Fisherville, N0A 1G0 1-779-3742

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202-210 Dundurn St. S.,
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SUPREME AUTOMOTIVE,
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92-94 Dundas St. W., Box 666,
Waterdown, L0R 2H0 689-8262

WAYNE COLLISION,
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Hamilton, L8R 1B1 522-7477

WICK'S AUTO COLLISION (BURLINGTON) LTD.,
1400 Graham's Lane,
Burlington, L7S 1W3 634-1873
(See our ad this page)

AUTO - BRAKES

GOODTURN BRAKE & ALIGNMENT CENTRES,
1245 Upper James St.,
Hamilton, L9C 3B2 387-6423
349 Woodward Ave.,
Hamilton, L8H 6N6 545-2085
449 Upper Gage Ave.,
Hamilton. L8V 4H8 388-7000
(See our ad this page)

MIDAS MUFFLER SHOPS,
760 Queenston Rd.,
Hamilton, L8G 1A5 560-1595

To *strain* old paint, stretch a piece of nylon stocking over a clean can. Secure with rubber bands, and pour the paint through the nylon.

Wick's Auto Collision
BURLINGTON'S UNI-BODY REPAIR SPECIALISTS
COMPLETE AUTO BODY REPAIRS AND PAINTING
Free Courtesy Cars
1 YEAR GUARANTEE ON COLLISION REPAIRS
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COLLISION SERVICE
EVERYTHING IN PAINT & BODY REPAIR
RUSTPROOFING & SAND BLASTING
INSURANCE CLAIMS
689-8667
GARDEN LANE R.R. No. 1 MILLGROVE

FOR QUALITY BODY WORK . . .
NORTH END AUTO COLLISION
• COMPLETE COLLISION SERVICE
• COURTESY CARS
• ASK ABOUT OUR GUARANTEE
527-2575
235 MARY
(BETWEEN CANNON & BARTON)

Complete Auto Body and Frame Repairs
Expert Enamel & Acrylic Refinishing
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Telephone 388-6014
Affiliated with A-1 Towing
1314 Upper Wentworth
At Stonechurch
Hamilton, Ont.

APPROVED AUTO REPAIR SERVICES SPECIALIST
Canadian owned/operated
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Goodturn makes good sense...
Goodturn BRAKE/ALIGNMENT CENTRES INC.
*HEAD OFFICE
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1245 Upper James Hamilton, Ontario L9Z 3B2 (416) 387-6423
449 Upper Gage Hamilton, Ontario L8V 4H8 (416) 388-7000
36 Hartzel Rd. St. Catharines, Ontario L2P 1M3 (416) 685-5459

AUTO - COLLISION SERVICE

BARTON COLLISION SERVICE,
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Hamilton, L8E 2W7 560-0223

JERRY'S CUSTOM FINISHES LTD.,
Garden Lane, R.R. #1,
Millgrove, L0R 1V0 689-8667
(see our ad page 29)

HAMILTON AUTO BODY & FENDER,
82 Queen St. N.,
Hamilton, L8R 2C4 522-3567

ONTARIO AUTO COLLISION,
322 Gage Ave. N.,
Hamilton, L8L 7A7 549-4602
(See our ad this page)

ROYAL COLLISION (1979) LTD.,
221 Sherman Ave. N.,
Hamilton, L8L 6N2 545-9692

AUTO - ELECTRIC

EASTERN AUTO ELECTRIC,
1610 Barton St. E.,
Hamilton, L8H 2Y2 549-7071
(See our ad this page) 549-7282

ROYAL AUTO ELECTRIC,
221 Sherman Ave. N.,
Hamilton, L8L 6N2 545-9692

AUTO - GLASS

STANDARD AUTO GLASS CANADA,
999 King St. E.,
Hamilton, L8M 1C6 544-5749
145 George St,
Brantford, N3T 2Y9 519-756-9660
4235 Fairview St.,
Burlington, L7L 2A4 639-0126
1699 Upper James St.,
Hamilton, L9B 1K7 389-1318
4799 Bridge St.,
Niagara Falls, L2E 2R6 1-357-4060
27 Main St. E.,
Port Colborne, L3K 1R9 1-835-8933
321 Queensway West,
Simcoe, N3Y 2M9 519-426-5104

FRUITLAND GARAGE
760 BARTON ST. E.
FRUITLAND
We Specialize in
● Wheel Alignment
● Brakes ● Steering
643-1951

A BANG UP JOB!
everytime
ONTARIO AUTO COLLISION LTD
Quality Workmanship
at A Reasonable Price
Complete Collision Repairs
Free Estimates
Guaranteed Workmanship
Serving Hamilton For Over 25 Years
Courtesy Cars
DRIVE-IN APPRAISALS ACCEPTED
Call 549-4602
322 Gage Ave. North, Hamilton, Ontario
(Between Barton & Burlington St.)

REMANUFACTURERS OF
● ALTERNATORS ● GENERATORS ● STARTERS
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AUTOMOTIVE ● INDUSTRIAL ● MARINE
AUTHORIZED MOTORCRAFT DISTRIBUTORS
EASTERN AUTO ELECTRIC
1610 BARTON STREET EAST, HAMILTON, ONTARIO
549-7071 549-7282 549-1212
ESTABLISHED SINCE 1968

Standard AUTO GLASS
The Glassmen of Canada
Call Standard for
WINDSHIELDS SAFETY GLASS
LOCATIONS

Brantford	145 George St.	756-9660
Burlington	4235 Fairview St.	639-0126
Hamilton Mtn.	1699 Upper James St.	389-1318
Niagara Falls	4799 Bridge Street	357-4060
Port Colborne	27 Main St. E.	835-8933
Simcoe	321 Queensway W.	426-5104
St. Catharines	284 Welland Ave	688-4230
Hamilton	999 King St. E	544-5749
Oakville	260 Speers Rd.	842-2244

Upholstery, Vinyl Tops, Car & Van Sunroofs Fast, free mobile and drive-in service

284 Welland Ave,
St. Catharines, L2R 2P9 1-688-4230

260 Speers Rd.,
Oakville, L6K 2E9 1-842-2244
(see our ad page 30)

AUTO - LEASING

BURLINGTON TOYOTA (LEASING) INC.,
1249 Guelph Line,
Burlington, L7P 2T1 335-0223
(See our ad this page)

HAMILTON MOTOR PRODUCTS (1963) LTD.,
132 Main St. W.,
Hamilton, L8N 3P6 528-7001

TIGERTOWN LEASING LTD.,
180 Kenilworth Ave. N.,
Hamilton, L8H 4S1 545-3077

AUTOS - NEW & USED

BAY-KING MOTORS (1968) LTD.,
185 King St. W.,
Hamilton, L8P 1A6 527-2736

JOHN BEAR PONTIAC BUICK LTD.,
799 BARTON St. E.,
Hamilton, L8L 7W2 549-1301

CARTER CHEVROLET-OLDSMOBILE LTD.,
155 Cannon St. E.,
Hamilton, L8L 2A6 527-7003

DON DEAN CHEV-OLDS LTD.,
P.O. Box 57,
Fort Erie, L2A 5M6 1-871-2770

DEWILDT CAR SALES (LEASING) LTD.,
86 Centennial Pkwy. N.,
Hamilton, L8E 1H7 561-4774
(See our ad this page)

EASTWAY NISSAN,
542-544 Highway #8, R.R.#2,
Stoney Creek, L8G 3X5 662-4417
561-4204

FORBES BROTHERS INC.,
100 Market St. E.,
Brantford, N3T 5P9 519-759-8220

GEMINI MERCURY SALES LTD.,
685 Queenston Rd.,
Box 3059, Stn. "C",
Hamilton, L8H 7J9 561-8171

GLANBROOK AUTO SALES,
93 Plains Rd. W.,
Burlington, L7T 1E8 637-8268

GULLIVER MOTORS LTD.,
505 Cannon St. E.,
Hamilton, L8L 2E6 547-7632

HAMILTON MOTOR PRODUCTS (1963) LTD.,
132 Main St. W.,
Hamilton, L8N 3P6 528-7001

HEASLIP MOTORS LTD.,
10-20 Main St. S.,
Hagersville, N0A 1H0 519-768-3393

HOLLAND CHEVROLET - OLDSMOBILE INC.,
1401 Plains Rd. E.,
Burlington, L7R 3P9 632-4141

HONDA DOWNTOWN,
188 Cannon St. E.,
Hamilton, L8L 2A8 528-0032

JOHNSTON MOTOR SALES CO. LTD.,
1350 Upper James St.,
Hamilton, L9C 3B4 388-5502

ROY LEGGAT FORD SALES LTD.,
702 King St. E.,
Hamilton, L8M 1A3 522-2486

LEGGAT PONTIAC BUICK (BURLINGTON) LTD.,
629 Brant St.,
Burlington, L7R 2H1 634-5534

MIDTOWN MOTORS (HAMILTON) LTD.,
756 King St. E.,
Hamilton, L8M 1A5 525-2310

MIKE'S AUTO SALES,
303 Queenston Rd.,
Hamilton, L8K 1H2 545-8267

MOHAWK FORD SALES & SERVICE LTD.,
930 Upper James St.,
Hamilton, L9C 3A5 388-1711

MOTORVILLE CHEVROLET - OLDSMOBILE, CADILLAC LTD.,
4303 River Rd.,
Niagara Falls, L2E 3E8 1-357-2021

NETHERCOTT CHEVROLET - OLDSMOBILE LTD.,
1591 Upper James St.,
Hamilton, L9B 1K2 388-6555

NETHERCOTT LEE - VOLKSWAGEN LTD.,
205 Cannon St. E.,
Hamilton, L8L 2A9 528-8371

NIAGARA MOTORS LTD.,
Niagara Stone Rd., P.O. Box 70,
Virgil, L0S 1T0 1-468-2145

DENNIS SEARLES CHEVROLET - OLDSMOBILE LTD.,
160 Argyle St. S.,
Caledonia, N0A 1A0 1-765-4424

ROBERT SLESSOR PONTIAC - BUICK INC.,
569 Main St. W.,
Grimsby, L3M 1V1 643-1221

SNOWDON FORD SALES LTD.,
850 Brant St.,
Burlington, L7R 2J5 632-8696

STEEL CITY CHRYSLER-PLYMOUTH,
1600 Main St. E.,
Hamilton, L8K 1E7 549-4111

STEVE'S AUTO SALES,
314 Queenston Rd.,
Hamilton, L8K 1H5 549-5802

SWIFT MOTORS (1971),
360 Wentworth St. N.,
Hamilton, L8L 5W3 528-4275

TAYLOR CHRYSLER-DODGE LIMITED,
260 Centennial Pkwy. N.,
Hamilton, L8E 2X1 561-0314
(See our ad this page)

BURLINGTON
TOYOTA INC.
NEW & USED CAR SALES & LEASING
SERVICE - PARTS
PAINT AND BODY SHOP
HOME OF "VITAL" RUST INHIBITING
335-0223
1249 GUELPH LINE

mazda
SAAB
dewildt car sales ltd.
86 CENTENNIAL PARKWAY N.
HAMILTON, ONTARIO
561-4774
Sales - Leasing - Service - Parts

TAYLOR
CHRYSLER DODGE
Plymouth CHRYSLER Dodge Trucks
- DEPENDABLE USED CARS
- LEASING
- PARTS
- BODY SHOP
- DAILY RENTALS

561-0314
260 CENTENNIAL PARKWAY NORTH
HAMILTON

VAL'S MOTOR SALES,
1926 King St. E.,
Hamilton, L8K 1W1 549-7622

AUTO - PARTS

DOMINION AUTO SUPPLY & WRECKING CO.,
404 Fruitland Rd.,
Fruitland, L0R 1L0 544-1121
(See our ad this page)

AUTO - PARTS USED

DOMINION AUTO SUPPLY & WRECKING CO.,
404 Fruitland Rd.,
Fruitland, L0R 1L0 544-1121
(See our ad this page)

AUTO - RADIATORS

GIL'S RADIATOR SERVICE,
1282 Spring Gardens Rd.,
Burlington, L7T 1J8 527-2797
(See our ad this page)

HAMILTON RADIATOR SERVICE LTD.,
P.O. Box 3760, Station "C",
Hamilton, L8H 7N1 549-4181
2411 Barton St. E.,
Hamilton, L8E 2W9 561-6001
63 Cannon St. E., (at John)
Hamilton, L8L 2A1 523-6666
537 Kenilworth Ave. N., (at Beach Rd.),
Hamilton, L8H 4T8 547-1548
1028 Upper Wellington St.,
Hamilton, L9A 3S3 388-3434
2324 Queensway Dr.,
Burlington, L7R 3T2 632-3300

THE RADMAN,
1011 Upper James St.,
Hamilton, L9C 3A6 389-2271
925 Barton St. E.,
Hamilton, L8L 3C1 549-4131
1400 Plains Rd. E.,
Burlington, L7R 3P9 632-7140
85 Niagara St.,
St. Catharines, L2R 4L1 1-688-6177
4087 Stanley Ave.,
Niagara Falls, L2E 4Z1 1-357-5691
(see our ad page 78)

SPEEDY RADIATOR SERVICE,
13 Lottridge St.,
Hamilton, L8L 6T6 547-0332

VITAL RADIATOR SERVICE,
198 Wellington St. N.,
Hamilton, L8L 5V7 528-7484

AUTO REPAIRS

ALLEN'S AUTO SERVICE,
4235 Fairview St.,
Burlington, L7L 2A4 634-0751
(See our ad this page) 634-8327

ANCASTER AUTO SERVICE,
33 Wilson St. W,
Ancaster, L9G 2B3 648-2210

BALOG GARAGE,
1490 Main St. E.,
Hamilton, L8K 1C8 545-7885

BURLINGTON ALIGNMENT SERVICE,
865 Drury Lane,
Burlington, L7R 2Y4 634-9313

BURLINGTON MOTORS,
3535 New St.,
Burlington, L7N 1N6 637-7303

CANADIAN AUTO COLLISION,
539 Burlington St. E.,
Hamilton, L8L 4J3 523-6600

CROCKETT MOTORS,
8 Adams St.,
Hamilton, L8L 5X9 522-0121

BOB CURTIS GARAGE & AUTO BODY,
16 Linden St.,
Hamilton, L8L 7L7 545-5966

DAY & NIGHT AUTOMOTIVE,
561 Dundas St. W.,
Hamilton, L0R 2H0 689-7114
(See our ad this page)

DUNDAS ALIGNMENT & BRAKE SERVICE,
7 McMurray St.,
Dundas, L9H 6M1 628-2396

DUNDAS AUTO SERVICE,
123 Hatt St., Rear,
Dundas, L9H 4G1 628-6141

DUNDAS GULF SERVICE CENTRE,
89 Osler Dr.,
Dundas, L9H 4B6 627-5138

ESSO TECH,
917 Upper James St. at Hester St.,
Hamilton, L9C 3A3 388-1333
(see our ad page 33) 388-1334

FRUITLAND GARAGE,
760 Barton St. E.,
Fruitland, L0R 1L0 643-1951
(see our ad page 30)

AC GM Delco

ALLEN'S AUTO SERVICE

QUAKER STATE

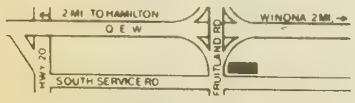
* 25 YRS. EXPERIENCE
* WHEEL BALANCING
* BRAKES
* LUBRICATING SERVICE
* TUNE-UP
* TIRES
* ENGINE REPAIRS

4235 Fairview St., Burlington
634-0751
634-8327

VISA MasterCard

DOMINION
AUTO WRECKERS

INSTANT PARTS FINDING SERVICE FROM 50 ASSOCIATED YARDS
LATE MODEL DOMESTIC & FOREIGN CAR & TRUCK PARTS
REBUILDABLE WRECKS
NEW RADIATORS



544-1121
(FRUITLAND RD & QEW)
FRUITLAND

Gil's Radiator Service
radiators repaired & recorded
gas tanks cleaned & repaired
RADIO DISPATCHED
527-2797
1281 Spring Gardens Rd., Burlington, Ontario

Day & Night Automotive
OPEN TILL MIDNIGHT EVERY NIGHT
* 24 HR. DISPATCHED
* A1 REPAIR SERVICE
* BACK ON THE ROAD
#5 HWY, EAST OF CLAPPISON CORS.
689-7114

JOE'S AUTO CARE CENTRE LTD.,
643 Main St. E.,
Hamilton, L8M 1J4 522-4487
(See our ad this page)

LANDSMAN MOTORS LTD.,
310 Kenilworth Ave. N.,
Hamilton, L8H 4T2 547-5133

M & R AUTO BODY,
474 Wentworth St. N.,
Hamilton, L8L 5W3 528-5766

MERTZANIS AUTO SERVICES,
3155 Homestead Dr.,
Mount Hope, L0R 1W0 679-4222
(See our ad this page)

PAMACO REBUILDERS LTD.,
170 South Service Rd.,
Stoney Creek, L8E 3H6 561-7081

PAUL'S AUTO SERVICE LTD.,
4490 Harvester Rd.,
Burlington, L7L 4X2 634-8442

PERSONAL AUTO SERVICE,
410 Upper Sherman Ave.,
Hamilton, L8V 3L3 383-3319

RIEWALD GARAGE,
1231 King Rd.,
Burlington, L7R 3X5 634-0243

STOP 'N GO SERVICES,
770 Guelph Line,
Burlington, L7R 3N1 634-5596

STOP 'N GO SERVICES,
545 Woodward Ave.,
Hamilton, L8H 6P2 545-6441

TOM'S PLACE,
18 Adams St.,
Hamilton, L8L 5X9 529-9641

TONY'S OTTAWA SERVICE GARAGE LTD.,
251 Ottawa St. N.,
Hamilton, L8H 3Z4 544-9321

AUTO REPAIRS - ALIGNMENT

ANCASTER AUTO REPAIR,
1242 Highway #53 West,
Ancaster, L9G 3K9 648-2757
(See our ad this page)

AUTO RUSTPROOFING

BURLINGTON PERMA COATING,
2397 Industrial St.,
Burlington, L7P 1A6 336-3695

GOLFI RUSTPROOFING,
82 Niagara St.,
Hamilton, L8L 6A5 523-4103

HOUGHTON RUST CONTROL,
365 Grays Rd.,
Stoney Creek, L8E 2Z1 560-9440
(See our ad this page)

VITAL CENTRE,
198 Wellington St. N.,
Hamilton, L8L 5V7 528-7484

AUTO - SPRINGS

KENILWORTH SPRING SERVICE LTD.,
540 Rennie St.,
Hamilton, L8H 3P5 549-3311
(See our ad this page)

MILTON SPRING & SUSPENSION,
Highway #25 North,
R.R. #3, Box 1004,
Milton, L9T 4B6 1-876-4661

STEEL CITY SPRING SERVICE INC.,
28 Rowanwood St.,
Hamilton, L8L 7H3 544-6326
(see our ad page 34)

SUMMIT SPRING SERVICE LTD.,
195 Welland Ave., 685-1371
St. Catharines, L2R 2P3 1-685-6701

AUTO STEREOS & RADIOS

BURLINGTON SOUND CENTRE LTD.,
516 Plains Rd. E.,
Burlington, L7T 2E2 632-4275
(see our ad page 34)

An onion placed in a newly painted room will soak up the paint odor.

AUTO TECH
IMPERIAL CENTRE
PAUL SINKER
SERVRCAR LTD.
917 Upper James & Hester
Hamilton, Ontario L9C 3A3
388-1333
388-1334

MERTZANIS
AUTO SERVICE
BP
LICENSED MECHANIC
and TOWING SERVICE
General Repairs to All Makes
of Cars and Trucks
679-4222
3155 Homestead Drive
Mount Hope, Ontario L0R 1W0

Guaranteed
HOUGHTON
Rust Control
HOUGHTON RUST
CONTROL AND CAR
CARE CENTRE
* RUSTPROOFING
* POLYSHINE
* USE CAR OIL SHINE
NEW ADDRESS
365 GRAYS RD., HAMILTON
560-9440

JOE'S
AUTO CARE
CENTER LTD.
643 Main Street East
Hamilton, Ontario L8M 1J4
522-4487

Ancaster Auto
Repair
LICENCED MECHANIC
ON DUTY
8 AM - 6 PM MON - SAT
AIR CONDITIONING
GENERAL REPAIRS TO ALL
MAKES INCLUDING
IMPORTED CARS
(416) 648-2757
1242 HWY 53 W. Ancaster, Ont.
Duff's Cors.

KENILWORTH
SPRING SERVICE LTD.
A COMPLETE SPRING SERVICE
• TRUCKS • CARS
• TRAILERS • INDUSTRIAL
Serving Hamilton and area for over 30 years
467 Kenilworth N. (North of Barton)
Hamilton, Ontario
549-3311 549-0145

BURLINGTON SOUND CENTRE LTD.,
633 Enfield Rd.,
Burlington, L7T 2X9 632-9422
(see our ad this page)

CASPER'S STEREO WAREHOUSE,
1198 Stone Church Rd. E.,
Hamilton, L8W 2C7 388-2082
(see our ad page 35)

CROFTS AUTO RADIO,
137 Cannon St. E.,
Hamilton, L8L 2A4 522-2822

GAIN AUTOMOTIVE SOUND,
917 Queenston Rd.,
Stoney Creek, L8G 1B8 664-5844

HI-POINT AUDIO CENTRE,
927 King St. E.,
Hamilton, L8M 1B9 544-0645

THE INSTALLERS,
2289 Barton St. E.,
Hamilton, L8E 2W8 578-0221

KEITH'S STEREO,
3235 Fairview St.,
Burlington, L7N 3L1 637-2315
(See our ad this page)

BURLINGTON LTD.
Sound Centre
PROFESSIONAL
AUTO SOUND SYSTEMS
WHOLESALE-RETAIL
SALES-SERVICE-INSTALLATIONS
FEATURING
Clarion
Aimor
Pioneer
ME
ARA Motorola
Burglar alarms
Cruise Control
632-4275
516 Plains Road East
Burlington, Ontario
632-9422
633 Enfield Road
Burlington, Ontario

AUTO SUPPLIES & ACCESSORIES

CANADIAN TIRE,
304 Main St. E.,
Hamilton, L8N 1H9 528-8403

686 Queenston Rd.,
Hamilton, L8G 1A3 560-1601

The Centre Mall,
Hamilton, L8H 2V4 549-1336

891 Upper James St.,
Hamilton, L9C 3A3 385-3276

3230 Fairview St.,
Burlington, L7N 3H5 639-6711

70 Plains Rd. W.,
Burlington, L7T 1E9 637-5291

50 Cootes Dr.,
Dundas, L9H 1B6 627-3533

CANADIAN TIRE,
Highway #6 South,
Hagersville, N0A 1H0 1-768-3531

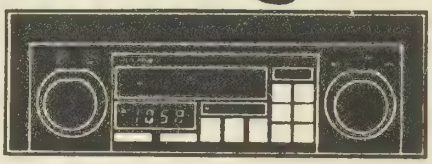
CANADIAN TIRE,
601 Upper Gage Ave., 385-3011
Hamilton, L8V 4J7 385-3001

CASPER'S STEREO WAREHOUSE,
1198 Stone Church Rd. E.,
Hamilton, L8W 2C7 388-2082
(see our ad page 35)

ENERGIZER 500,
P.O. Box 1045, Stn. "B",
Fort Erie, L2A 5Y2 1-871-8600

AUTO TRANSMISSIONS

keith's



ALPINE
CAR AUDIO
SYSTEMS

WE SELL
PIONEER
LEAR JET
KENWOOD
BLAUPUNKT
CRAIG
AUDIOVOX

WE INSTALL STEREOS ACOUSTICALLY AND COSMETICALLY. AMPLIFIERS CUSTOM MADE SPEAKER SYSTEMS ARE OUR SPECIALTY.

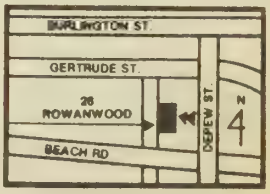
SALES & SERVICE
3235 Fairview, Burlington
637-2315

STEEL CITY
SPRING SERVICE
28 ROWANWOOD ST.
HAMILTON, ONTARIO L8L 7H3
544-6326

OPEN EVENINGS
& SATURDAYS
4 WHEEL DRIVE SPECIALISTS
FAST SERVICE - FREE ESTIMATES

VISA

LEAF & COIL SPRINGS
TRUCK, TRAILER
INDUSTRIAL, HEAVY
TANDEM BUSHINGS



BURLINGTON TRANSMISSION SERVICES,
2432 New St.,
Burlington, L7R 1J6 634-1871

DOCTOR TRANSMISSION,
15 - 263 Barton St. E.,
Stoney Creek, L8E 2K4 662-7094

PRO TRANSMISSION CENTRE,
593 Concession St.,
Hamilton, L8V 1B4 389-2238

STERLING POWER SYSTEMS,
799 Rennie St.,
Hamilton, L8H 3R5 547-2345

TRANSMISSION CLINIC LTD.,
485 East 38th St., 387-2021
Hamilton, L8V 4G7 387-2022

AUTO UPHOLSTERY

C & L CRAFTS,
5 - 1140 Heritage Rd.,
Burlington, L7L 4X9 335-5024

GOLD STAR SEAT COVER LTD.,
50 Kenilworth Ave. N.,
Hamilton, L8H 4R3 549-3533
(See our ad this page)

HAMILTON CAR UPHOLSTERERS,
685 King St. E.,
Hamilton, L8M 1A1 527-1539
(See our ad this page)

STANDARD AUTO GLASS CANADA LTD.,
999 King St. E.,
Hamilton, L8M 1C6 544-5749
1699 Upper James St.,
Hamilton, L9B 1K7 389-1318
4235 Fairview St.,
Burlington, L7L 2A4 639-0126
260 Speers Rd.,
Oakville, L6K 2E9 1-842-2244
145 George St.,
Brantford, N3T 2Y9 519-756-9660
284 Welland Ave.,
St. Catharines, L2R 2P9 1-688-4230
321 Queensway West,
Simcoe, N3Y 2M9 519-426-5104
27 Main St. E.,
Port Colborne, L3K 1R9 1-835-8933
4799 Bridge St.,
Niagara Falls, L2E 2R6 1-357-4060
(see our ad page 30)

AUTOS - USED

D & S AUTOMOTIVE
1032 Howard Rd.,
Burlington, L7R 3X5 681-2523

ROYAL AUTO SALES,
1213 Main St. E.,
Hamilton, L8K 1A3 544-7991

VASIL RYLAK MOTORS LTD.,
60 Parkdale Ave. N.,
Hamilton, L8H 5W9 545-6488

SPANO MOTORS,
729 Plains Rd. E., 637-3417
Burlington, L7R 3X5 637-3418

THE STEERING WHEEL CAR CO. LTD.,
547 Plains Rd. E.,
Burlington, L7T 2E4 632-7017
(See our ad this page)

Auto Upholstering

Gold Star
SEAT COVER
SINCE 1959

- CAR, TRUCK & BOAT SEATS
- CONVERTIBLES & VINYL TOPS

Call Dennis or Larry Irish
549-3533
50 KENILWORTH N

Mr. Vinyl
REPAIRS TO
* FURNITURE
* BOAT TOPS & SEATS
* TRUCK SEATS
* AUTOMOBILE INTERIORS

Re upholstering, Re-finishing, Vinyl, Leather Repair and Re-colouring (match grain & colour.)
Plastic Welding.
Wears like new because it is.
146 Beach Rd., Hamilton L8L 4A3
547-0257

CASPER'S
STEREO
WAREHOUSE

THE FRIENDLIEST LITTLE DISCOUNT STORE IN TOWN SPECIALIZING IN CAR STEREOS AND PORTABLES
INSTALLATIONS - FAST - REASONABLE
1198 Stonechurch Rd. E.
Phone: 388-2082

HAMILTON
CAR
UPHOLSTERERS

- AUTOMOBILE INTERIORS
- VINYL & CONVERTIBLE TOPS
- BOAT TOPS
- SEAT COVERS
- TRUCK SEATS
- FREE ESTIMATES

685 KING E. 527-1539

The Steering Wheel Car Co. Ltd.
QUALITY AUTOMOBILES
632-7017
547 Plains Rd. E.
Burlington, Ontario
L7T 2E4

MT. NEMO SALES & SERVICE
JO and AL RETZ & SONS
335-3434
5025 GUELPH LINE, BURLINGTON, ONTARIO L9T 2X6
MAILING ADDRESS - R.R. NO. 2, MILTON, L9T 2X6

SURE TOP BRAKES (LIFETIME GUARANTEE)
AIR CONDITIONING
AUTOMATIC TRANSMISSION SERVICE
PARTS-SALES AND DISTRIBUTION
USED CARS

MasterCard PETRO-CANADA VISA

ELECTRONIC TUNE-UPS
A/C SERVICE
BALANCING
ALL GENERAL REPAIRS
GUARANTEED MUFFLERS
PIPE BENDING
WELDING

BAIT

EARLY BIRD ECOLOGY,
150 Cathcart St.,
Hamilton, L8L 5A4 525-6573
(see our ad page 38)

BAKED GOODS - SALES

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

CARMEN'S BAKERY,
447 Concession St.,
Hamilton, L9A 1C1 387-9490
(see our ad page 92)

DEADMAN HOME SERVICES LTD.,
89 Glow Ave.,
Hamilton, L8H 3V7 544-0653
(see our ad page 46)

FRANK'S SICILIA BAKERY,
669 Barton St. E.,
Hamilton, L8L 3A3 545-1028

GENUINE BAKERY LTD.,
1002 Barton St. E.,
Hamilton, L8L 3E1 545-3027

LA FAVORITA LTD.,
546 Concession St.,
Hamilton, L8V 1A9 383-3755

BANKS

BANK OF NOVA SCOTIA,
44 King St. W.,
Toronto, M5H 1H1 1-866-6161

THE MERCANTILE BANK OF CANADA,
47 James St. S.,
Hamilton, L8P 2Y6 526-0670

TORONTO-DOMINION BANK,
155 James St. S.,
Hamilton, L8P 3A4 527-2906

TORONTO-DOMINION BANK,
Toronto Dominion Centre,
Toronto, M5K 1A2 1-866-8222

BAR-B-QUES

HAMILTON APPLIANCE CENTRE,
226 Ottawa St. N.,
Hamilton, L8H 3Z6 549-1316
(see our ad page 26)

BATH BOUTIQUES

THE JERRY BATH BOUTIQUE,
2111 Lakeshore Rd.,
Burlington, L7R 1A4 634-6710

BATHROOM RENOVATIONS

BATHTUB KING REFINISHING,
11-J Huntsville St.,
Hamilton, L9A 4X1 387-9482

CRODON (KITCHEN & BATH) CENTRE,
Division of Crodon Contractors Ltd.,
69 King St. E.,
Dundas, L9H 1B9 627-9763

HAMILTON BATHTUB RE-GLAZING,
1878 King St. E.,
Hamilton, L8K 1V7 547-3733
(See our ad this page)

OPAL BATHS & KITCHENS,
3350 Fairview St.,
Burlington, L7N 3L5 639-0642

BEAUTY SALONS

AGGIES TOTAL BEAUTY,
1049 Upper James St.,
Hamilton, L9C 3A6 383-7695

THE HAIR CUTTING SALON,
1119 Fennell Ave. E.,
Hamilton, L8T 1S2 383-0913

HUTTON-TRAVERS (COLOUR CONSULTANTS),
615 - 50 Governor's Rd.,
Dundas, L9H 5M3 627-7576

ANTHONY J. MICHAEL HAIR DESIGN,
94 King St. E.,
Hamilton, L8N 1A8 528-0627

NICK'S HAIR DESIGN,
1132 Fennell Ave. E.,
Hamilton, L8T 1S5 388-1811

NOVA NAILS,
1104 Fennell Ave. E.,
Hamilton, L8T 1R9 385-2671
(See our ad this page)

BEDDING

ULTRAMATIC SLEEP OF CANADA,
o/b Patterson Prestige Products,
315 - 2289 Fairview St.,
Burlington, L7R 2E3 639-7368

BEDS & MATTRESSES - SALES & MANUFACTURING

ROYAL MATTRESS MANUFACTURING CO.,
5041 Fairview St.,
Burlington, L7L 4W8 681-2023
225 Kenilworth Ave. N.,
Hamilton, L8H 4S3 547-6410
1065 Upper James St.,
Hamilton, L9C 3A6 388-4534
5041 Fairview St.,
Burlington, L7L 4N8 639-7881
(See our ad this page)

BEVERAGES - NON-ALCOHOLIC & ALCOHOLIC

CARLING O'KEEFE BREWERIES LTD.,
401 Main St. E.,
Hamilton, L8N 1J7 527-1161

COCA-COLA LTD.,
1575 Barton St. E., Box 3190, Stn. "C",
Hamilton, L8H 7K6 545-5881

HOLIDAY JUICES,
71 Brockley Dr.,
Hamilton, L8E 3C4 560-3211

MOLSON'S BREWERY (ONTARIO) LTD.,
350 King St. E.,
Hamilton, L8N 3Y3 528-4422
(see our ad page 37)

BICYCLES- SALES & REPAIRS

TELL US ABOUT YOUR TUB!!
HAMILTON BATHTUB REGLAZING LTD.

"Everything Old is New Again."
1878 King St., East
Hamilton, Ontario
L8K 1V7
(416) 547-3733

NOVA NAILS
For the appearance that shows you care.
*Sculptured Nails *Wrinkle Lifting
*Manicures *Make-up
*Facials *Lashes
*Waxing *Pedicures
(Hair Remover) *Body Wrap
*Suntan Rooms *Massages
1104 Fennell Ave. E.
385-2671

THE ROYAL MATTRESS MFG CO
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ARTISTIC DRAPERY LTD.,
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(see our ad this page)
(see our ad page 48

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(See our ad this page) Zenith 48730

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Hamilton, L8P 2Z4 524-2527
(See our ad this page)

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Hannon, L0R 1P0 383-3355

SHOPPING

A simple time saver is your telephone. Call several outlets. Most companies have brochures they will send to your home free of charge. Information packages will clearly outline products for you. As in any specialized business there is a good deal of jargon that can cause confusion. While you have the dealer on the telephone ask if they have a working demonstrator model and/or additional models to view. It is much easier to judge the product's value in a showroom than from a colour photo in a brochure or sample book. Model availability will affect your purchase. Do they have one in stock or must it be special ordered?

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* Arrangements for inspections at your convenience.

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Hamilton, L8R 3A7 526-0470

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P.O. Box 6297, Stn. "F",
Hamilton, L9C 5S3 528-8977

BUTCHERS

OPIE'S MEATS LIMITED,
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Hamilton, L8V 1A9 383-3422

CABINETS

CRESCENT CABINET CO. LTD.,
36 Biggar Ave.,
Hamilton, L8L 3Z4 547-6150
(See our ad this page)

CRODON (KITCHEN & BATH) CENTRE,
Division of Crodon Contractors Ltd.,
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Dundas, L9H 1B9 627-9763

DANICA CABINETS & STORE FIXTURES LTD.,
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Hamilton, L8H 5Z1 544-1614

MAPLECRAFT CABINETS LTD.,
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St. Catharines, L2M 6S2 1-688-5781

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Hamilton, L8L 5M9 522-8192

CABLE TELEVISION

MACLEAN-HUNTER CABLE T.V.,
212 James St. S.,
Hamilton, L8P 3B1 522-0123

MOUNTAIN CABLEVISION,
143 Hester St.,
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Stoney Creek, L8G 2V4 662-8972

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CAKE DECORATING SUPPLIES

SPECIALTY CAKE SUPPLIES INC.,
231 Highway #8,
Stoney Creek, L8G 1E2 662-3810
(see our ad page 92)

CANDY & CONFECTIONERY - WHOLESALE & RETAIL

ALLAN CANDY LTD.,
356 Emerald St. N.,
Hamilton, L8L 5L5 529-7146

SPECIALTY CAKE SUPPLIES INC.,
231 Highway #8,
Stoney Creek, L8G 1E2 662-3810
(see our ad page 92)

CANVAS GOODS

R & R CANVAS CO.,
722 Broad St., # 3 Highway,
Dunnville, N1A 1N3 1-774-6774

SKYWAY CANVAS REPAIR,
538 Beach Blvd.,
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Burlington, L7T 3W9 639-0018

DAVID McCAIN CARPENTRY,
1511 Hunts Dr.,
Greensville, L9H 6H9 627-0657

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BURLINGTON CARPET CARE SERVICES,
2173 Peartree Lane,
Burlington, L7P 4L2 336-3209

CANADIAN CARPET CARE,
262 East 28th St.,
Hamilton, L8V 3L3 389-6363

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155 East 19th St.,
Hamilton, L9A 4S2 387-1392

SERVICEMASTER OF HAMILTON,
329 Nash Rd. N.,
Hamilton, L8H 7P4 560-1401
(see our ads pages 39 & 42)

SPENCER'S UPHOLSTERY,
1719 Upper James St.,
Hamilton, L9B 1K7 383-0882

SUCCESS CARPET CLEANING SERVICES,
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Also custom built reception desks, dental cabinetry, professional and commercial cabinets and other specialty millwork.
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Hamilton, L8E 3H2 560-2811

870 Appleby Line,
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ARMENIAN RUG CO.,
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DUNDAS RUG FACTORY,
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FACTORY CARPET OUTLET,
969 Upper James St.,
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THE FLOORING WAREHOUSE,
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Hamilton, L8W 2E4 387-9552
(See our ad this page & page 52)

PHIL GIVNER CARPETS,
291 Nash Rd. N.,
Stoney Creek, L8H 7P4 560-5088

RUSS HAYES CO. LTD.,
370 King St. W.,
Hamilton, L8P 1B3 527-2015
(See our ad this page)
(see our ads pages 52 & 87)

MAPLE LEAF OF GREENSVILLE,
70 Brock Rd.,
Greensville, L9H 5H7 628-2166

MIRAN CARPET SERVICE,
1140 Barton St. E.,
Hamilton, L8H 2V1 547-1997

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VARTANIAN RUGS LTD.,
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(See our ad this page)

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(See our ad this page)

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TEC *Cash Register Systems*
Sales • Service • Leasing
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"Bar Boy
Liquor Dispensing Systems"

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24 HOUR EMERGENCY SERVICE
FOR SMOKE & WATER DAMAGE
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370 KING ST. W.

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Vartanian Rugs
EST. OVER 30 YEARS **Ltd.**
RESIDENTIAL & COMMERCIAL
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WIDE SELECTION & VARIETY OF BRAND NAME CARPETS
* custom installation by our fully trained installers.
* guaranteed workmanship.
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COMPLETE LINE OF COMMERCIAL & RESIDENTIAL CARPETS AND CARPET TILES, RESILIENT FLOORING.
*** CUSTOM INSTALLATION ***

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SHOWROOM & WAREHOUSE
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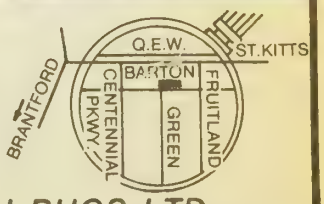
STONEY CREEK


THE ORIGINAL VARTANIAN RUGS LTD. PREVIOUSLY LOCATED AT KING & SANFORD.

TIPS ON CARPETING

Carpeting can be a major investment — in terms of both initial cost and upkeep, and the cost of replacing a bad buy when your "bargain" turns out to be worth exactly what you paid for it when the colour changes or traffic patterns begin to show. The following factors should be considered before you enter into carpet-buying decisions.

Where will the carpet be used? High traffic areas require construction and fibre that wear well; a beaten path up the front stairway never improved anyone's home. Carpets for the kitchen, family room or bathroom should be easy to clean and durable, because they are constantly exposed to spills and stains. Less durable floor coverings can be purchased for bedrooms where traffic is lighter.

Who will use it? If there are young children, active teenagers and equally active adults in the family, the more durable and cleanable your carpet, the better the investment.

How about the future? If you have settled into a home to stay, wall-to-wall carpet will be a good investment. Otherwise, area rugs or room-size rugs which you can take with you when you move, will be a better buy.

How much carpet do you need? Multiply the width of the room by its length to find the total number of square feet; divide by 9 to get the total square yards. For example, a 12 foot x 15 foot room would require about 20 square yards of wall-to-wall carpet. Before you buy, have an in-home interview with sales representatives from several local home furnishings stores. Get written estimates. If you are going to buy on a monthly payment plan, make sure the finance charges are added to the estimate.

How much can you afford to spend? Don't be talked into anything you can't afford. Determine your budget *before* you begin to look.

Here are a few tips on how to judge the quality of a rug or carpet:

- Examine the depth, thickness and density of the pile.
- See how the pile fibres are locked into or attached to the backing.
- Examine the quality and sturdiness of the construction and backing. Take a corner of the carpet or rug in your hand and bend it back. This is the only way to get a clear view of the length and density of the pile and the number of strands of fibre twisted together to make one strand of yarn.

A good carpet, no matter how it is constructed, has a closely packed pile firmly secured to the backing. The height of the pile is important, but the density or closeness of the surface yarns is more important for long wear.

A skimpy pile may feel luxurious when it is new, but it will crush easily and should not be used in a high-traffic area. A medium-height dense pile is a wise choice for living rooms, hallways or stairways. A short, dense loop pile with high twist will best avoid crush marks.

All carpet consists of pile and backing constructed in one of the following ways:

- **Tufted:** The pile yarns are inserted into a preconstructed backing. The backing may be coated with latex, or — in better-quality carpets — laminated with a second backing fabric. This is the most common construction method used today because it is quick and economical to manufacture.
- **Woven:** The pile and backing are interwoven on a loom in a single operation.
- **Needle-punched or nonwoven:** A core of fibre sheet and layers of loose fibres on each side are interlocked by a machine punching thousands of needles through them.
- **Knitted:** Pile yarns and backing are interlocked in a process very similar to hand knitting.

Terminology can be confusing, especially when a word like "broadloom" is often used in advertising with the implication that the term reflects a certain standard or quality. It doesn't. Broadloom simply refers to seamless carpet made on a broad loom, tufted or woven, regardless of fibre and content, and made in widths wider than six feet.

Rugs that do not pass inspection because they have some imperfection are classified as "seconds" or "imperfects". If you have any doubt about the quality of the carpet that interests you — especially if the price is low — make sure to confirm the quality. Have the salesman mark your sales slip "first quality, not seconds" to preclude any problem with the warranty at some later time.

The term "mill run" should not be used to disguise seconds or irregulars.

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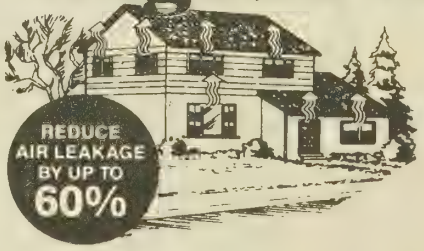

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Hamilton, L8E 2W3 560-4120

4-D CERAMICS STUDIO,
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Hamilton, L8V 1C8 383-1641
(See our ad this page)

CERAMIC TILES

THE FLOORING WAREHOUSE,
180 Nebo Rd.,
Hamilton, L8W 2E4 387-9552
(see our ads pages 52 & 39)

S & K HOME TILE, CARPET & PLUMBING SUPPLIES,
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Hamilton, L8H 3Z9 544-2331

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THE WAR AMPUTATIONS OF CANADA,
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Hamilton, L9C 3A1 383-2644
(See our ad this page)

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Hamilton, L8P 3A1 528-0234

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Hamilton, L8L 5X3 529-9545
(see our ad page 42)

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Dundas, L9H 5E7 528-7412
(See our ad this page)

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Dundas, L9H 5E1 Zenith 48730
(See our ad this page)

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(see our ad page 41)

TOP HAT CHIMNEY SWEEPER,
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Fruitland, L0R 1L0 643-3112
(See our ad this page)

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VERNON DIRECTORIES LTD.,
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AJEMIAN RUG CO. LTD.,
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Stoney Creek, L8E 2N3 664-4346
(See our ad this page)

CLEAN CARE SERVICES,
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Burlington, L7L 1R2 632-1444

COUSINS CARPET CLEANERS,
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Hamilton, L8S 3T6 528-6047

CRYSTAL CLEANING & RESTORATION,
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Hamilton, L9B 1R2 388-7075

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Stoney Creek, L8G 3X7 561-4380

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Hamilton, L9A 1R1 389-3381
1480 Speers Rd.,
Oakville, L6L 2X6 637-0544

SERVICEMASTER OF HAMILTON,
329 Nash Rd. N.,
Hamilton, L8W 2E3 560-1401
(see our ad this page & page 39)

STEEL CITY MAINTENANCE,
445 Sparling Cres.,
Burlington, L7T 5J3 634-1444
(See our ad this page)

TERRA CLEANING SERVICES,
5 - 70 Nebo Rd.,
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The Better Business Bureau does not endorse products or services; neither does it suggest that the firms listed in this book are the only ones in the distribution area able to meet its standards.

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• complete wet washed
• each rug individually done
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specializing in the cleaning & repairing of indian & oriental carpets.
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cleaning systems CLEANLY SUPERIOR
(TESTED & PROVED)
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From a leading independent Textile Research Laboratory: "FABRIZONE rids the carpet of at least 90% of microbial activity," (germs, odours and bacteria).

AT NO EXTRA COST!
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SPECIALIZING IN VELVET FABRICS
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FURNITURE CLEANING PLANT
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Hamilton, L8L 6N5 549-1357
(See our ad this page)

CLOTHING - MEN'S

ORMAN G. BUSH LTD.,
373 Brant St.,
Burlington, L7R 2E9 634-1837

CLOTHING - WOMEN'S

ADELE,
2 King St. W., Jackson Square,
Hamilton, L8P 1A1 527-0832

BRIDAL BOUTIQUE (BURLINGTON) LTD.,
1010 Botanical Dr.,
Burlington, L7T 1V1 529-4832

LEEDS OF HAMILTON LTD.,
125 King St. E., 525-6267
Hamilton, L8N 1A9 525-6268

LOCKHART'S LADIES WEAR LTD.,
603 Concession St.,
Hamilton, L8V 1B4 383-2822

MA CHERIE LTD.,
865 Harrington Crt., Box 505,
Burlington, L7R 3Y3 632-9090

PENNINGTON'S STORES LTD.,
The Centre Mall,
Hamilton, L8H 2V4 549-6606

STEVE'S FUR & LEATHER LTD.,
26 John St. N.,
Hamilton, L8R 1G9 529-4194

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AATEL COMMUNICATIONS INC.,
Div. of Intercom Sales & Service,
P.O. Box 6237, Stn. "F",
Hamilton, L9C 5S3 387-0012

BELL CANADA,
1050 Beaver Hall Hill,
Montreal, P.Q. H3C 3G4 514-870-7220

CARDON COMMUNICATIONS INC.,
95 McNab St. N.,
Hamilton, L8N 3C8 527-1040

CARLISLE ELECTRONICS LIMITED,
11 - 263 Barton St. E.,
Stoney Creek, L8E 2K4 560-3924
(See our ad this page)

INTERCOM SALES & SERVICE,
P.O. Box 6237, Stn. "F",
Hamilton, L9C 5S3 387-0012

COMPRESSORS

UNCLE BERT'S
COMMUNICATION CENTERS

- *SCANNERS*
- *METAL DETECTORS*
- *BUSINESS*
- *MARINE*
- *CB RADIOS*
- *REMOTE TELEPHONES*

CARLISLE ELECTRONICS LTD.
11 - 263 Barton St. E.,
Stoney Creek, Ontario, L8E 2K4
(416) 560-3924

HARGON COMPRESSED AIR SERVICE LTD.,
220 Gage Ave. N.,
Hamilton, L8L 7A5 545-3326
(See our ad this page)

COMPUTERS & DATA PROCESSING

AHVRO ELECTRONICS,
4190 Fairview St.,
Burlington, L7L 1Y8 632-4345

CAPLAN'S AUDIO, VIDEO & APPLIANCES,
1227 Barton St. E., The Centre Mall,
Hamilton, L8H 2V4 549-3044

COMTRAC DATA SERVICES LTD.,
709 Main St. W., Box 6297, Stn. "F",
Hamilton, L9C 5S3 525-7441
(See our ad this page)

PACEMAKER DATA LTD.,
100 Main St. E.,
Hamilton, L8N 3R4 527-7701

THE PERSONAL COMPUTER STORE,
Div. of National Calibrations Ontario Ltd.,
3350 Fairview St.,
Burlington, L7N 3L5 632-6810

THE PERSONAL COMPUTER STORE,
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Hamilton, L8K 1E5 547-6359
(see our ad page 44)

COMTRAC DATA SERVICES LTD.

PROVIDING YOU WITH:
- Computerized accounting and invoicing
- Essential Management Reports.

DECISIVE FINANCIAL MANAGEMENT WITH HIGH STANDARDS

- Low Cost
- Fast Turn Around
- No Staff Changes
- Real Time Saving
- Accuracy
- Efficient
- Professionally Printed.

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HAMILTON, ONT. L9C 5S3 (416) 525-7441

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TOWELS - SHEETS - BEDSPREADS - COMFORTERS
CANDLES - SOAPS - COSMETICS - FRAGRANCES -
BABY GIFTS - INFANTS & CHILDRENS SLEEPWEAR

STORE HOURS:
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THURSDAY EVENING - 4:00 p.m. to 7:00 p.m.
FRIDAY - 1:00 p.m. to 5:00 p.m.
SATURDAY - 9:00 a.m. to 1:00 p.m.

BEAUTY INDUSTRIES MILL
270 SHERIDAN AVE. N., HAMILTON

HARGON
COMPRESSED AIR SERVICE LTD.
REPAIRS TO ALL MAKES AND MODELS OF AIR COMPRESSORS
24 HOUR SERVICE
220 GAGE AVE. N., HAMILTON, L8L 7A5
(416) 545-3326
ALL HOURS FIELD OR SHOP SERVICE

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LEIGH BAKER CONCRETE FORMING LTD.,
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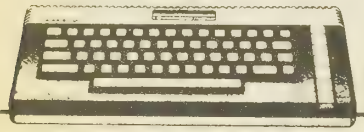
Hagersville, N0A 1H1 1-768-3833

GOLFI GENERAL CONTRACTING LTD.,
151 Millen Rd.,
Stoney Creek, L8G 3Y6 664-4868
(See our ad this page)

JOLDERSMA CONCRETE FINISHING,
311 Rymall Rd. E.,
Hamilton, L9B 1C3 389-3687



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3350Fairview St.
(Opposite Miracle Food Mart)
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1685 Main St. W.
(Opposite CNIB)
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462 Steeles Ave.
(Corner of Steeles & Ontario)
876-4171

HAMILTON
1557 Main St. E.
(Queenston Circle)
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Golfi
GENERAL CONTRACTOR
& FOUNDATION SEALER

* *Expert repairs to foundations, cracked walls, wet basements and cement work.*
* *Cement work including cement driveways.*

151 MILLEN RD,
STONEY CREEK, ONT.
664-4868

PARSONS UNIT STEP LIMITED,
35 Parkdale Ave. N.,
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(See our ad this page)

CONSTRUCTION

B & G CONSTRUCTION,
950 Fennell Ave. E.,
Hamilton, L8V 1X2 387-4448

CASE CONTRACTORS - DIV. OF CASE CONSTRUCTION LTD.,
John V. Matozzo Masonry Contractors Ltd.,
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Burlington, L7R 3X5 527-5857

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C. VALERY CONSTRUCTION,
2130 King St. E.,
Hamilton, L8K 5W7 547-5056
(See our ad this page)

CONSTRUCTION EQUIPMENT

J.C.B. EXCAVATORS LTD.,
1155 Appleby Line, Units E1 & 2,
Burlington, L7L 5H9 632-1824

CONTRACTORS - BUILDING

ARIES CONSTRUCTION,
129 Ewen Rd.,
Hamilton, L8S 3C6 523-0792
(see our ad page 45)

BIRCHSIDE BUILDERS,
225 East 24th. St.,
Hamilton, L8V 2Y5 385-1288
(see our ad page 45)

PARSONS UNIT STEP LIMITED

- Steps
- Porches
- Railings
- Interlock Stones

OPEN DAILY 8 a.m. to 5:30 p.m.
SAT. 8 a.m. to 1:00 p.m.
(March through Sept)

- Sidewalk & patio slabs
- Curbing
- Garden edging
- Masonry repairs
- Fully licensed

Buy Direct And Save
Serving Hamilton 25 Years in the Concrete Field.

Sales & Installations
FREE ESTIMATES - NO OBLIGATION
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Jarvis, N0A 1J0 519-587-4124

HAUSER CONSTRUCTION LTD.,
1356 Beaufort Dr.,
Burlington, L7R 3X4 335-1835

KNOTTY PINE HOMES,
513 Ridge Rd.,
Grimsby, L3M 4E7 643-1125

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Hamilton, L8W 1P2 388-9421
(See our ad this page)

ARIES CONSTRUCTION
OVER 20 YEARS IN BUSINESS
OUT-GROWN YOUR HOME?
DON'T MOVE!
IMPROVE!
ADDITIONS - REPAIRS -REMODELLING
HOMES - OFFICES - STORES
-KITCHENS -CAR PORTS
-BATHROOMS -FIREPLACES
-FAMILY ROOMS -PATIO DECKS
-GARAGES -PATIO DOORS
WINDOW REPLACEMENT
ALUMINUM & WOOD
DIFFERENT STYLES AND MAKES
COMPLETE DESIGN AND PLANNING SERVICE
FREE ESTIMATES
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129 EWEN ROAD, HAMILTON

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V. SALVI SPRAY LTD.,
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TAPE-O-MATIC DRYWALL LTD.,
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ANCASTER ELECTRIC (1982),
46 Brooks Rd.,
Ancaster, L9G 3E9 648-2213

BILL'S ELECTRIC (HAMILTON),
9 David Ave.,
Hamilton, L9A 3T9 385-3970

GIDOR ELECTRIC LTD.,
629 Ninth Ave.,
Hamilton, L8T 1Z9 389-2533

WALTER LOPINSKI ELECTRIC LTD.,
12 Marriot Place,
Hamilton, L9C 2N6 389-8740

McCLEARY ELECTRIC LTD.,
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SCHMIDT ELECTRIC,
50 Fernwood Cres.,
Hamilton, L8T 3L1 389-0034

STONECHURCH ENTERPRISES,
1006 Stone Church Rd. E.,
Hamilton, L8W 1P2 388-9421
(See our ad this page)

WATERDOWN ELECTRIC,
16 Margaret St.,
Waterdown, L0R 2H0 689-4941

CONTRACTORS - GENERAL

ASHFIELD CONTRACTING HAMILTON LTD.,
86 Ellis Ave.,
Hamilton, L8H 4L9 547-6462

BESTON HOME CONSTRUCTION,
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Did you know that *grapefruit rinds* are good for removing stains on porcelain? Before throwing them away, rub the inside of the rind over your kitchen sink (if it is porcelain), to get rid of stains.

DIMEN CONSTRUCTION LTD.,
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DO-ALL HOME IMPROVEMENTS LTD.,
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46 Tisdale Ave. S.,
Hamilton, L8N 2W2 525-6454

DUNRON CONSTRUCTION,
12 Four Winds Place,
Dundas, L9H 3X9 627-0611

RAY GARDNER GENERAL CONTRACTING,
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Hamilton, L8H 6S8 549-9040

P.F.C. CONSTRUCTION,
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Hamilton, L8V 2W6 575-0557

PRITCHARD CONSTRUCTION,
604 - 5250 Lakeshore Rd. E.,
Burlington, L7L 5L2 632-9376

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BUILDERS
• Additions • Garages •Carports
• Recrooms • Remodelling
ALL CARPENTRY AND ALUMINUM SIDING
Soffit & Fascia • 5" Eavestrough
• Roofing
LICENSED
FREE ESTIMATES
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COMPLETE HOME IMPROVEMENTS
Stonechurch Enterprises
20 YEARS EXPERIENCE
* RENOVATIONS
* ADDITIONS * PLUMBING
* CARPENTRY * ELECTRICAL
FREE ESTIMATES 388-9421
1006 STONE CHURCH RD. E.

CONSTRUCTION
VAN DER BRUGGHEN & SONS
CONSTRUCTION
OVER 30 YRS EXPERIENCE
REMODELLING ALTERATIONS & REPAIRS
INDUSTRIAL COMMERCIAL RESIDENTIAL
FREE ESTIMATES
NO SUNDAY CALLS
689-5566
1339 SNAKE ROAD
BURLINGTON, WATERDOWN.

SPECIAL TOUCH CONTRACTORS INC.,
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Burlington, L7R 3Y7 336-4096

STACEY CONTRACTING,
216 East 23rd St.,
Hamilton, L8V 2X2 385-7188
(see our ad this page & page 92)

THERIAULT FORMING CONSTRUCTION LTD.,
194 Alway Rd., R.R. #1,
Grimsby, L3M 4E7 643-1197

A. TOTA & SON CONSTRUCTION LTD.,
53 Miles Rd.,
Hamilton, L8W 1C9 387-0085

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Box 1, R.R. #1
Dundas, L9H 5E1 627-5477
(See our ad this page) Zenith 48730

DOUGLAS WOODALL & SON,
125½ Ottawa St. N.,
Hamilton, L8H 3Y9 549-1311

CONTRACTORS - SPECIALTY

ARVIN AIR SYSTEMS,
4 - 390 South Service Rd.,
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When painting a *chair*, place a jar lid under each leg to catch the drips.

STACEY CONTRACTING

CONCRETE WORK
PORCHES - SIDEWALKS
SEWERS & WATER

BASEMENTS CONSTRUCTED
(OLDER HOMES)
WATERPROOFED & REPAIRED
INTERLOCKED DRIVEWAYS

G. GRAHAM

385-7188 LICENCED BONDED

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520 Roxborough Ave.,
Hamilton, L8H 1R4 545-0871
(see our ad page 24)

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PHILKRAFT INTERNATIONAL LTD.,
5 Genesee Ave.,
Hamilton, L9C 1C7 388-0900

COPYING & DUPLICATING - SALES & SERVICE

HAMILTON BUSINESS MACHINES LTD.,
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Etobicoke, M9C 1A3 335-9707

STIRLING PRINT-ALL
374 King St. E.,
Hamilton, L8N 1C3 525-5467
(see our ad page 77)

XEROX CANADA INC.,
350 - 110 King St. W.,
Hamilton, L8P 4S6 527-3836

COURIER SERVICES

CROWN MAIL & DELIVERY SERVICE,
M.P.O. Box 114,
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U.F.F.I.

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ENTERPRISES

General Contractor
Repairs & Renovations

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ZENITH - 48730

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HAMILTON CREDIT EXCHANGE LTD.,
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CREDIT UNIONS

FEDERAL EMPLOYEES' CREDIT UNION LTD.,
M.P.O. Box 616,
Hamilton, L8N 3K7 525-5340

HAMILTON WENTWORTH CREDIT UNION LIMITED,
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Hamilton, L8L 7W5 545-5867

993 Upper James St.,
Hamilton, L9C 3A6 385-5349

1685 Main St. W.,
Hamilton, L8S 1G5 528-7729

840 Queenston Rd.,
Stoney Creek, L8G 4A8 662-6763

INTERNATIONAL HARVESTER EMPLOYEES' CREDIT UNION LTD.,
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Hamilton, L8N 1E4 522-0269

DAIRY PRODUCTS

DEADMAN HOME SERVICES,
89 Glow Ave.,
Hamilton, L8H 3V7 544-0653
(See our ad this page)

PARON CHEESE CO. LTD.,
R.R. #1,
Hannon, L0R 1P0 692-4560
see our ad

Before replacing the lid of a *paint can*, remove excess paint from the rim with a cotton swab so the top won't stick.

DEADMAN HOME SERVICE LTD.

89 GLOW AVENUE, HAMILTON

544-0653

DISTRIBUTORS OF SILVERWOOD DAIRY PRODUCTS AND DELUXE ICE CREAM
WONDER BREAD & ROLLS & BAKED GOODS
WISHING WELL POP, MEAT PIES, ALSO OTHER MEAT PRODUCTS AVAILABLE
CANDY IN SEASON - VOORTMAN COOKIES, LAUNDRY DETERGENT, ETC.
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Hamilton, L8K 2L4 544-6171

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Q.C. PERSONNEL,
220 - 32 James St. S.,
Hamilton, L8P 2Y1 526-1465

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JOHN J. VAN'TLAND PAINTING & DECORATING,
590 Dynes Rd.,
Burlington, L7N 2V2 637-2056

DENTURISTS

MAIN DENTURE THERAPY CLINIC,
477 King St. E.,
Hamilton, L8N 1C7 525-1156

309 - 344 Lakeshore Rd. E.,
Oakville, L6J 1J5 1-842-0005
(See our ad this page)

DEPARTMENT STORES

T. EATON CO. LTD.,
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Hamilton, L8R 2K4 527-5011

GIANT TIGER,
33 Cannon St. E.,
Hamilton, L8L 1Z7
321 Ottawa St. N.,
Hamilton, L8H 3Z8

J. ROBINSON'S READY-TO-WEAR,
336 Kenilworth Ave. N.,
Hamilton, L8H 4S5 544-9552

SEARS (SIMPSON-SEARS LTD.),
1271 Barton St. E., The Centre Mall,
Hamilton, L8H 2V5 545-4741
(See our ad this page)

DIAPER SERVICES

CRADLE CARE DIAPER SERVICE,
12 Walnut St. S.,
Hamilton, L8N 2K7 529-5142
(see our ad page 49)

DISC JOCKEY SERVICES & EQUIPMENT

DIAL A DEE-JAY,
1911 - 200 Bay St. S.,
Hamilton, L8P 4S4 527-2012

345 Lakeshore Rd. E. #309
Oakville, Ont. L6J 1J5
842-0005

Leslie Main, D.T.

MAIN DENTURE
THERAPY CLINIC

477 KING STREET EAST
HAMILTON, ONTARIO L8N 1C7

525-1156

DISC JOCKEY ENTERTAINERS,
990 King St. W.,
Hamilton, L8S 1L1 523-7715

THE HI-FI'S,
253 Sherman Ave. S.,
Hamilton, L8M 2R2 549-8255

DISCOUNT STORES

AMITY ASSOCIATION OF HAMILTON,
225 King William St.,
Hamilton, L8R 1B1 526-8481

DOG GROOMING

BRUCE'S CLIPPING & GROOMING,
500 Elizabeth St.,
Burlington, L7R 2M5 632-4033

DOG KENNELS

KORTAR KENNELS, PERMANENTLY REGISTERED,
R.R. #1,
Campbellville, L0P 1B0 519-856-9183

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A-1 GARAGE DOORS,
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DOORS & WINDOWS - ALUMINUM

CENTENNIAL HOME RENOVATIONS LTD.,
1645 Main St. E.,
Hamilton, L8H 1C7 544-5300
(see our ads pages 84 & 93)

Sears

your money's worth...and more

Look no further than your 3 area Sears stores!

The Centre Mall	545-4741
Limeridge Mall	389-4441
Burlington Mall	632-4111

Dial, Dial, Dial, . . .
Shop the Catalogue way 547-7211
Charge It!
Use the One Card
for everything at Sears.

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(See our ad this page)

PEEL FENCE SYSTEMS INC.,
4229 North Service Rd.,
Burlington, L7L 4X6 335-2288
(See our ad this page)

THERMO-PANORAMIC WINDOWS,
221 Barton St. E., Unit G.,
Stoney Creek, L8E 2K3 560-6004

NEW LIFE EXTERIORS
* THERMAL WINDOWS
* STORMS
* ENTRANCE DOORS
* SIDING
* PATIO DOORS
Call 544-0926
1016 KING ST. E.,
HAMILTON, L8M 1C8

CUSTOM INSTALLED ALUMINUM PRODUCTS
CALL PEEL FOR STORM DOORS AND WINDOWS, GARAGE DOORS, PATIO DOORS, ENCLOSURES, DECKS, SHUTTERS, CANOPIES, STEEL ENTRY DOORS, AND MORE . . .
PEEL FENCE SYSTEMS INC.
4229 N. Service Rd., Burlington 1/4 Mile East of Walkers Line • One of 7 locations in Southern Ontario • Serving Burlington, Hamilton & Niagara Peninsula
1-800-263-6284
825-0488
335-2288
CALL NOW FOR A FREE ESTIMATE

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ALFRED HAENCHEN REPAIR & SERVICE,
2123 Pear Tree Lane,
Burlington, L7P 4L2 336-5788

DRAPERY & DRAPERY INSTALLATION

ARTISTIC DRAPERY LTD.,
162 Ottawa St. N.,
Hamilton, L8H 3Z3 544-5734
(see our ad this page)
(see our ad page 37)

THE BETTER SHADE CO. LTD.,
185 Merritt St.,
Niagara Falls, L2T 1J7 1-227-4423

CAMELOT DRAPERY,
185 Plains Rd. E.,
Burlington, L7T 2C4 639-5185

FABRIC ARTS LTD.,
4190 Fairview St.,
Burlington, L7L 4Y8 637-2144

FABRIC FLAIR DESIGNS,
966 Cloverleaf Dr.,
Burlington, L7T 3Y9 639-0756

HELGA INTERIORS,
46½ King St. W.,
Stoney Creek, L8G 1H8 664-4355

K.L.B. INTERIORS INC.,
5 - 961 Fraser Dr.,
Burlington, L7L 4X8 681-0711

YOUR WINDOWS ARE . . .
. . . OUR BUSINESS
DRAPERIES custom made and ready-to-hang (over 10,000 pairs in stock)
BEDSPREADS - slipcovers, woven woods, roller blinds, venetian blinds, VERTICAL SHADES.
Artistic Drapery LTD.
EST 1947
VISA
544-5734
162 Ottawa St. N. (at Cannon)

Everest Climatic
REPLACEMENT WINDOWS LIMITED
Thermal windows, storm doors, storm windows, patio doors, enclosures, steel insulated doors, awnings.
1382 Barton St. East
Hamilton, Ont. (416) 545-5060

NATIONAL DRAPERY,
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Downsview, M3N 1Y3 1-665-9800

DRAPERY CLEANING

LANGLEY PARISIAN LTD.,
12 Walnut St. S.,
Hamilton, L8N 2K7 522-4651
(see our ad page 49)

WRIGHT'S CITY LAUNDRY & CLEANING (HAMILTON) LTD.,
525 Parkdale Ave. N.,
Hamilton, L8H 5Y6 547-5120
(see our ad page 50)

DRIVING SCHOOLS

HAMILTON AUTOMOBILE CLUB,
393 Main St. E.,
Hamilton, L8N 3T7 525-1210

YOUNG DRIVERS OF CANADA,
20 King St. E.,
Hamilton, L8N 1A4 527-7515

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ALOETTE OF OAKVILLE,
3505 Mainway,
Burlington, L7M 1A9 336-6590

ALOETTE COSMETICS INC,
4597 Queen St., 1-356-5935
Niagara Falls, L2E 2L7 1-356-5936

BOEHRINGER INGELHEIM,
977 Century Dr.,
Burlington, L7L 5J8 639-0333

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Swarbrick
Aluminum Products
WINDOW REPLACEMENT SPECIALIST
• AWNING, CAPRI & RIDGE TYPE
• STORM DOOR & WINDOWS
• THERMAL PICTURE WINDOWS
• SIDING, SOFFIT, FACIA & EAVESTROUGHING
FOR THE BEST IN QUALITY AND WORKMANSHIP
CALL STONEY CREEK
664-2882

MOUNTAINSIDE PHARMACY,
1240 Guelph Line,
Burlington, L7P 2W2 336-2212

SHOPPERS DRUG MART,
34 Plaza Dr., University Plaza,
Dundas, L9H 4H4 628-2251

999 Upper Wentworth St.,
Limeridge Mall,
Hamilton, L9A 4X5 560-4800

SHOPPERS DRUG MART,
1227 Barton St. E., The Centre Mall,
Hamilton, L8H 2V4 549-2408

DRY CLEANERS, LAUNDERERS & DYERS

HERB BOWES CLEANERS LTD.,
25 King St. W.,
Dundas, L9H 1T5 627-7222

York King Plaza,
Dundas, L9H 1L4 627-7451

BRITANNIA CLEANERS & SHIRT LAUNDERERS,
17 King St. E.,
Stoney Creek, L8G 1J7 662-4971
(See our ad this page)

BRUCEDALE CLEANERS LTD.,
732 Upper James St.,
Hamilton, L9C 3A1 389-9531

CAMEO CLEANERS,
1255 Dunsmore Rd.,
Hamilton, L8H 1Z7 545-6772

1551 Barton St. E.,
Hamilton,

903 Main St. E. at Prospect St.,
Hamilton.

318 Dundern St. N. at Aberdeen Ave.,
Hamilton,

1043 King St. W., across from Westdale Theatre, Hamilton

519 Upper Sherman Ave.,
Hamilton

801 Mohawk Rd. W., Harvard Square,
Hamilton,

439 Brock St., off Lakeshore Rd.,
Burlington

Governor's Rd., at Highway #8,
Dundas

150 King St. W.,
Dundas

79 King St. E., Fiesta Mall,
Stoney Creek

54 Wilson St. W., Country Fair Plaza,
Ancaster
(See our ad this page)

HAMILTON DRY CLEANERS,
552 Main St. E.,
Hamilton, L8M 1J1 529-5022

LANGLEY PARISIAN LTD.,
12 Walnut St. S.,
Hamilton, L8N 2K7 522-4651

Upper Gage & Mohawk Rd. E.,
Hamilton 385-8497

854 Lawrence Rd.,
Hamilton 545-3868

305 Dundurn St. S.,
Hamilton, 522-4651

Langley Parisian
LIMITED
• complete laundry & drycleaning service
• industrial uniform rental
• diaper service
• industrial wiping cloths
• floor mat rentals
12 Walnut Street S
Hamilton, Ontario L8N 2K7
522-4651

University Plaza,
Dundas 627-0361

1009 King St. W.,
Hamilton 527-1607
(See our ad this page)

MARKHAM CLEANERS LTD.,
151 James St. S.,
Hamilton, L8P 2Z5 527-1411

PARKER'S CLEANERS LTD.,
480 Guelph Line,
Burlington, L7R 3M1 634-2363

PIONEER CLEANERS LTD.,
2043 Mount Forest Dr.,
Burlington, L7P 1H4 639-2947

3-V CLEANERS,
1255 Dunsmure Rd.,
Hamilton, L8H 1Z7 549-7692

173 John St. S., at Augusta St.,
Hamilton

949 Garth St. at Mohawk Rd. W.,
Hamilton

360 Barton St. E. at Oak Ave,
Hamilton

833 King St E. at Holton Ave.,
Hamilton

160 Bold St. at Caroline St. S.,
Hamilton

2 Duke St. at James St. S.,
Hamilton

519 Upper Sherman Ave. at Brucedale Ave. E., Hamilton

468 Reynolds St.,
Oakville

2331 Lakeshore Rd. at Bronte Rd.,
Oakville

WHITE TOWER DRY CLEANERS & LAUNDERERS,
625 Greenhill Ave.,
Hamilton, L8K 5W9 561-2611

WRIGHT'S CITY LAUNDRY & CLEANERS (HAMILTON) LTD.,
525 Parkdale Ave. N.,
Hamilton, L8H 5Y6 547-5120

288 King St. W.,
Hamilton 529-7191

DRAPES
REPAIRS
HAMILTON
1551 Barton E
903 Main E
318 Dundurn S
1043 King W
519 Upper Sherman
801 Mohawk Rd W.
ANCASTER
County Fair Plaza
CAMEO CLEANERS
WHATEVER YOU WEAR WE CLEAN WITH CARE
545-6772
DUNSMURE RD AT REID
PILLOWS
ALTERATIONS
STONEY CREEK
79 King E.
Fiesta Mall Hwy 8
BURLINGTON
439 Brock
DUNDAS
Governor's Rd and Hwy 8
★ WEDDING GOWNS ★ SUEDE & LEATHER ★ STORAGE

Britannia Cleaners
"Where cleaning has more meaning"
50 YEARS OF DRY CLEANING EXCELLENCE
A name you can trust
17 KING ST. E., STONEY CREEK
125 GAILMONT DR., HAMILTON
33 ELM ST., GRIMSBY

Terminal Towers,
Hamilton 527-0581

Lloyd D. Jackson Square,
Hamilton 529-5074

76 Dundas St. W.,
Waterdown, 634-8632

Skyway Plaza,
Burlington 634-8632

Hopedale Mall,
Oakville 1-827-4762

143 Highway #8,
Stoney Creek 664-4651

Queenston Mall,
Hamilton

Sanatorium Rd. at West 15th St.,
Hamilton
(See our ad this page)

DUCT CLEANING

VACU-MAN,
2086 Speers Rd.,
Oakville, L6L 2X8 335-3203

EDUCATIONAL PLANNING & SUPPLIES

PARK BUSINESS COLLEGE,
145 King St. E.,
Hamilton, L8N 1B1 528-1108
(see our ad page 82)

POSTER PALS,
P.O. Box 487,
Smithville, L0R 2A0 1-957-7696

ELECTRICAL CONTRACTORS, REPAIRS

GLENN-KARE BUILDING SERVICES,
70 Fletchers Rd.,
Hannon, L0R 1P0 692-5210

JOHNSTON ELECTRIC,
5780 Blind Line, R.R. #3,
Campbellville, L0P 1B0 335-5092

Wright's W City
CLEANERS LAUNDRY
* COMMERCIAL LAUNDRY
* DRY CLEANING, ALL TYPES
* DRAPERY CLEANING
* GARMENT RENTAL
* GARMENT STORAGE
* INSTITUTIONAL LAUNDRY
* LINEN RENTAL
* SHIRT LAUNDRY
* WALK-ON-MATS
Adjust-a-Drape
Drapery cleaning process
525 PARKDALE AVE. N.,
HAMILTON, ONT.
547-5120

McCLEARY ELECTRIC LTD.,
96 Fraser Dr.,
Burlington, L7L 4X8 634-7634

METCALFE ELECTRIC LIMITED,
P.O. Box 356,
Grimsby, L3M 4H8 945-2151

TAP ELECTRIC CO. LTD.,
Box 10, R.R. #2, Group "C",
Hannon, L0R 1P0 692-3584

ELECTRICAL EQUIPMENT - MANUFACTURING & SUPPLIES

MILLS LIGHT HOUSE,
99 Ashley St., Box 151, Stn. "B",
Hamilton, L8L 7W1 522-9293
(see our ad page 68)

ELECTRIC MOTORS - SALES & SERVICE

CENTRE HAMILTON ELECTRIC LTD.,
31 MacAllum St.,
Hamilton, L8L 4E9 522-5877

MAJOR ELECTRIC MOTOR SERVICE (BURLINGTON) LTD.,
2384 Queensway Dr.,
Burlington, L7R 3T3 632-7124

ELECTROLYSIS - SERVICE & SUPPLIES

PERIDOT ELECTROLYSIS,
202 - 2321 Fairview St.,
Burlington, L7R 2E3 681-1410

MARIA SOUSA BEAUTY SALON & ELECTROLYSIS LTD.,
433 Strathcona Dr.,
Burlington, L7L 2E6 632-2653

EMPLOYMENT AGENCIES

THE COULTER ASSOCIATES,
3077 New St.,
Burlington, L7N 1M6 632-2112

Q.C. PERSONNEL,
220 - 32 James St. S.,
Hamilton, L8P 2Y1 526-1465

STANDARD ENGINES
SPECIALIZING IN REBUILDING OF ALL MAKES OF ENGINES
AUTHORIZED SALES & SERVICE
CONTINENTAL - CUMMINS
WISCONSIN - FORD
PERKINS - CHRYSLER
561-1315
325 MILLEN ROAD,
STONEY CREEK, ONTARIO

EMPLOYMENT - TEMPORARY HELP

KELLY SERVICES LTD.,
4 Hughson St. S.,
Hamilton, L8N 3Z1 525-9420

ENCYCLOPEDIAS - DICTIONARIES

ENCYCLOPEDIA BRITANNICA PUBLICATIONS LTD.,
23 - 428 Millen Rd.,
Stoney Creek, L8E 3N9 662-4055

ENERGY CONSERVATION -EQUIPMENT, SYSTEMS & RESEARCH

BURLINGTON ENERGY SAVERS,
2429 Industrial St.,
Burlington, L7P 1A6 335-3232

ENGINE REBUILDERS

STANDARD ENGINES,
325 Millen Rd.,
Stoney Creek, L8H 7P2 561-1315
(See our ad this page)

ENGINEERS & ENGINEERING SERVICES

WILKINSON ENGINEERING LTD.,
1022 Waterdown Rd.,
Burlington, L7T 1N3 632-3118

ENGRAVERS

IMPRESSIONS,
1 Jarvis St.,
Hamilton, L8R 3J2 527-1010

EXTERMINATORS & FUMIGATORS

AIR GUARD PEST CONTROL SERVICES,
3530 Mainway, 637-8767
Burlington, L7P 3H9 335-6981
(see our ad page 73)

FABRICS & NOTIONS

DUTHLER TEXTILES LTD.,
602 Upper James St.,
Hamilton, L9C 2Y8 388-7461

JOY FABRICS,
2440 New St.,
Burlington, L7R 1J6 681-1113

MONTREAL TEXTILE FABRIC MART,
271 - 277 Ottawa St. N.,
Hamilton, L8H 3Z8 549-6644

FENCES

FROST STEEL & WIRE COMPANY LIMITED,
250 Lottridge St.,
Hamilton, L8L 6V9 544-5701

PEEL FENCE SYSTEMS INC.,
4229 North Service Rd.,
Burlington, L7L 4X6 335-2288
(See our ad this page)

RESIDENTIAL FENCE,
577 Wilson St.,
Hamilton, L8L 2E8 545-7948
(See our ad this page)

FILING SYSTEMS - EQUIPMENT & SUPPLIES

McCULLOCH OFFICE SYSTEMS,
1605 Main St. E.,
Hamilton, L8H 1C4 549-9799

FINANCE COMPANIES

AVCO FINANCIAL SERVICES LTD.,
201 Queens Ave.,
London, N6A 4T6 519-672-4220

BENEFICIAL FINANCE CO. OF CANADA,
300 - 4881 Yonge St.,
Toronto, M2N 5X3 1-226-4150

HOUSEHOLD FINANCE CORP. OF CANADA,
85 Bloor St. E.,
Toronto, M4W 1B4 1-960-0665

SHOPPER'S CLUB OF CANADA/ HAMILTON DISCOUNT CORP. LTD.,
186 King St. E., M.P.O. Box 8,
Hamilton, L8N 3A3 527-9181
527-5414

FIRE & FLOOD DAMAGE - SERVICES & RESTORATIONS

CANADIAN FIRE RESTORATION SERVICES,
1167 Pettit Rd.,
Burlington, L7P 2K3 335-1236

TERRA CLEANING SERVICES,
5 - 70 Nebo Rd.,
Hamilton, L8W 2E3 387-0662

FIRE PROTECTION - EQUIPMENT & SERVICES

AUTOMATIC ALARM SYSTEMS LTD.,
20 Jackson St. W.,
Hamilton, L8P 1L2 522-5307
(see our ad page 25)

C.E. HICKEY & SONS CO. LTD.,
589 Cannon St. E.,
Hamilton, L8L 2G6 549-4666
(see our ad this page)

FIREPLACES & ACCESSORIES

LINCOLN FIRESIDE STORE,
20 St. Andrew's Ave.,
Grimsby, L3M 3R3 945-2307

FITNESS & SPORT CENTRES

CHAMPIONS,
1338 Stone Church Rd. E.,
Hamilton, L8W 2C8 383-1759

FUN AEROBICS,
Waterdown, Dundas & Burlington 689-7549

SPORT & FITNESS ACADEMY,
100 Centennial Pkwy. S.,
Stoney Creek, L8G 2C8 560-7000
(See our ad this page)

FLOORING MATERIALS - SUPPLIERS & CONTRACTORS

JOHN ANDERSON CARPETS LTD.,
482 Guelph Line,
Burlington, L7P 3L9 639-0666

THE FLOORING WAREHOUSE,
180 Nebo Rd.,
Hamilton, L8W 3E4 387-9552
(see our ads pages 39 & 52)

GENERAL FLOORING,
387 Barton St. E., 560-1311
Stoney Creek, L8E 2L2 662-1511

RUSS HAYES CO. LTD.,
370 King St. W.,
Hamilton, L8P 1B3 527-2015
(see our ads pages 39, 52 & 87)

PEEL FENCE SYSTEMS INC.

RESIDENTIAL
- CHAIN LINK
- CUSTOM WOOD
- WROUGHT IRON
- GATES FITTINGS ETC.

INDUSTRIAL
- CHAIN LINK
- TENNIS COURTS
- FACTORY PARTITIONS
- FARM, SNOW FENCE

Professional Installation or Do It Yourself Cash & Carry

VISA 335-2288 MasterCard
825-0488
1-800-263-6284
4229 NORTH SERVICE RD.
(EAST OF WALKERS LINE)

LOW PRICES
SPECIALISTS IN WOOD PRIVACY & CHAIN LINK (MULTIPLE COLOURS)
- PROFESSIONAL INSTALLATIONS
- RESIDENTIAL, COMMERCIAL - INDUSTRIAL
- INSURANCE CLAIMS
- REPAIRS & FREE ESTIMATES

RESIDENTIAL FENCE CO.
59 Cannon St. W.
545-7948

C.E. HICKEY & SONS CO. LTD.
- SALES & SERVICE
- FIRE EXTINGUISHERS ALL TYPES
- FIRE DEPARTMENT SUPPLIES
- SMOKE DETECTORS & ALARMS
- SAFETY EQUIPMENT & CLOTHING
- RESTAURANT FIRE PROTECTION SYSTEMS

589 Cannon East, Hamilton
549-4666
Serving Hamilton & Area for 3 Generations

SPORT and FITNESS ACADEMY
FEATURES:
- 27,000 sq. ft. (men & women)
- Fitness Evaluation with EKG
- Professional staff & personalized programs - Nutritional guidance
- Fully equipped gym - Nautilus, Universal, Olympic & more
- Saunas, Eucalyptus rooms, Tanning rooms, whirlpools
- Heated swimming pool
- 3 Air-Cond. Squash Courts

AT NO ADDITIONAL FEE
SWIMMING LESSONS
DANCE AEROBICS,
ACQUA - FIT
For tour call . . .
560-7000 or 662-3736
7 days/week

100 Centennial Pkwy. S.
Stoney Creek

HILLS TILE & MARBLE,
1565 Rymal Rd. E., Box 87,
Hannon, L0R 1P0 383-3940

STRADWICK'S LIMITED,
730 Upper James St.,
Hamilton, L9C 2Z9 388-6346

FLORIDA - LAND & HOME BUILDERS

PORT CHARLOTTE FLORIDA HOMEBUILDERS R.D. LTD.,
18 - 760 Brant St.,
Burlington, L7R 4B8 681-0589

FLORISTS - WHOLESALE & RETAIL

BRANT FLORIST,
2010 Maria St. at John St.,
Burlington, L7R 1K5 639-7001
3300 Fairview St.,
Burlington, L7N 3N7 637-3844
(See our ad this page)

BRAY'S GREENHOUSES & FLOWER SHOP,
208 Pine Cove Rd.,
Burlington, L7N 1W2 637-5755

GREEN ACRES FLOWER SHOP,
280 Barton St. E.,
Stoney Creek, L8E 2K6 560-6262

FRED GREGORY FLOWER SHOPPE,
217 Ottawa St. N., 544-8428
Hamilton, L8H 3Z4 544-7855
(See our ad this page)

HOUSE OF FLOWERS,
19 Argyle St.,
Caledonia, N0A 1A0 765-6464

STONEY CREEK FLOWER SHOPPE,
4 King St. E.,
Stoney Creek, L8G 1J8 664-4107
(See our ad this page)

BEN VELDHUIS LTD.,
152 King St. E.,
Dundas, L9H 1C5 628-6307

EVELYN WALKER FLORIST,
576 Upper James St.,
Hamilton, L9C 2Y6 383-9931

FOOD & FREEZER PLANS

BLACK ANGUS FREEZER BEEF LTD.,
2421 New St.,
Burlington, L7R 1K1 637-2368
459 Barton St. E.,
Stoney Creek, L8E 2L7 662-2874
(See our ad this page)

CENTENNIAL WHOLESALE & RETAIL MEATS,
291 Nash Rd. N.,
Hamilton, L8H 7P4 560-5560
(see our ad page 53)

Brant Florist
(416) 639-7001
Flowers and Plants For all Occasions
Shop by Phone We Deliver
° Fresh and Silk flowers
° Tropical & flowering plants
° Fruit Baskets
° Helium Balloons
FTD
Two Locations in BURLINGTON
2010 Maria 3300 Fairview

BLACK ANGUS FREEZER BEEF LTD.
BEEF, PORK, VEAL, LAMB
* FREEZER MEAT SPECIALISTS
* GUARANTEED GRADE A BEEF
* FREE CUTTING & WRAPPING
* CREDIT TERMS AVAILABLE
* CALL AHEAD FOR CUTTING
637-2368
2421 NEW ST BURLINGTON (Village Gate Plaza)
662-2874
459 BARTON ST STONEY CREEK
VISA MasterCard

The Flooring Warehouse
180 NEBO RD.
387-9552
* SHEET VINYL
* CARPET
* PEEL AND STICK TILE
* CERAMIC FLOOR & WALL TILE
* PROFESSIONAL INSTALLATION OR DO-IT-YOURSELF

Stoney Creek Flower Shop
4 KING ST. E.
STONEY CREEK, ONT.
L8G 1J8
PHONE 664-4107
FTD
YOUR EXTRA TOUCH FLORIST
Lois & Jerry Minnie

RUSS Hayes CO.LTD. Est.1935 Armstrong
FLOOR FASHION CENTRE
WOOD FLOOR • REFINISHING
NATURAL AND STAIN FINISHES
527-2015 370 KING ST. W.

EDITH DESMARAIS, prop.
Fred Gregory Florist
217 Ottawa Street N.
Hamilton, Ont. L8H 3Z4
Phones: 544-8428
544-7855

J & G MEATS LTD.,
109 Plains Rd. E., 634-0196
Burlington, L7T 2C2 634-0189
(See our ad this page)

FOOD - FROZEN

J & G MEATS LTD.,
109 Plains Rd. E., 634-0189
Burlington, L7T 2C2 634-0196
(See our ad this page)

LANG'S COLD STORAGE,
590 Nash Rd. N.,
Hamilton, L8N 3N9 547-2821

FOOD PROCESSING

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

C.S.P. FOODS LTD.,
Dundas Valley Plant, Box 8060,
Dundas, L9H 5E7 627-3591

GENERAL MILLS CANADA INC.,
1330 Martin Grove Rd.,
Rexdale, M9W 4X4 1-743-8110

HICKESON-LANGS SUPPLY CO.,
590 Nash Rd. N.,
Hamilton, L8N 3N9 547-9881

KRAFT LIMITED,
8600 Devonshire Rd., Mount Royal,
P.Q. H4P 2K9 514-341-5000

Centennial Wholesale and Retail Meats
Beef • Veal • Lamb & Pork
Cheese • Cold Cuts
HOME FREEZER MEATS
A1 RED BRAND BEEF ONLY
291 Nash Road, North
Hamilton
560-5560

J & G MEATS LTD.
HOME FREEZER SPECIALISTS
FEATURING
RED BRAND A1 & A2 BEEF ONLY
CUT, WRAPPED, FROZEN
DELIVERED FREE
109 PLAINS RD. E., BURLINGTON
634-0196 634-0189
ESTABLISHED 1962

FOOD - RETAIL, WHOLESALE, BROKERS, IMPORTERS & DISTRIBUTORS

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

CALABRIA SUPERMARKET,
103 Locke St. S.,
Hamilton, L8P 4A6 527-0096
(See our ad this page)

CORSINI SUPERMARKET LTD.,
340 James St. N.,
Hamilton, L8L 1H2 527-2826
(See our ad this page)

R. DENNINGER LTD.,
284 King St. E.,
Hamilton, L8N 1B7 528-8468
740 Upper James St.,
Hamilton, L9C 3A2 389-4113
Lloyd D. Jackson Square,
Hamilton, L8P 1A1 525-9641
The Centre Mall,
Hamilton, L8H 2V4 549-7658
701 Guelph Line,
Burlington, L7R 3M7 639-0510

FORTINOS
Your Supermarket with a HEART!
Serving Hamilton and Area for over 21 Years.
FORTINOS STONEY CREEK
184 No. 8 Highway
1st east of Gray's Rd.
FORTINOS WEST MOUNTAIN
310 Limeridge Rd. W.
between West 5th and Garth
FORTINOS EAST HAMILTON
Mount Albion Road
at Green
FORTINOS EAST MOUNTAIN
981 Upper Ottawa
between Mohawk & Limeridge

826 Queenston Rd.,
Stoney Creek, L8G 4A8 560-6010

FORTINO'S SUPERMARKETS LTD.,
275 Nebo Rd.,
Hamilton, L8W 2E2 387-5898
184 Highway #8,
Stoney Creek, L8G 1C3 662-3441
399 Greenhill Ave.,
Hamilton, L8K 6N5 561-1359
981 Upper Ottawa St.,
Hamilton, L8T 2R5 383-4588
310 Limeridge Rd. W.,
Hamilton, L9C 2V2 389-2219
(See our ad this page)

GIOVANNI'S DELI,
105 Nebo Rd,
Hamilton, L8W 2E1 389-6946

Phone 527-2826
Corsini's Supermarket Ltd.
Fresh Meats, Produce, Imported Italian Goods
& Free Delivery & Phone Ordering
340 James North
Hamilton, Ontario L8L 1H2

MANUFACTURERS OF INTERNATIONAL & NATIONAL AWARD WINNING VARIETY CHEESES
• *WHOLESALE* • *RETAIL*
Gos & Gris CHEESE
1275 Hwy. 20 East
Hannon, Ontario
L0R 1P0 (416) 692-5433

CALABRIA SUPERMARKET
"WE SPECIALIZE IN FREEZER ORDERS"
COMPLETE LINE OF
GROCERIES * FRESH MEATS * FRUITS * VEGETABLES
103 LOCKE ST. SOUTH **527-0096** *DELIVERY*

GOS & GRIS CHEESE LIMITED,
1275 Highway #20 East,
Hannon, L0R 1P0 692-4671
(see our ad page 53)

HICKESON-LANGS SUPPLY CO.,
590 Nash Rd. N.,
Hamilton, L8N 3N9 547-9881

IPPOLITO FRUIT & PRODUCE LTD.,
472 Wellington St. N.,
Hamilton, L8L 5B3 523-6612

LINK'S FOOD MARKET & DELICATESSEN LTD.,
21 King St. W., 628-0100
Dundas, L9H 1T5 628-2941

PARON CHEESE
WHOLESALE & RETAIL
LARGE SELECTION OF
CHAMPIONSHIP CHEESE
VARIETY - CHEDDAR
PARMESAN
OPEN - Monday to Friday
8:00 a.m. to 4:30 p.m.
Sat. 8:00 a.m. to 1:00 p.m.
20 Hwy - 1½ MILES EAST
of ELFREDA
692-4560

1853 Highway #6,
Mount Hope, L0R 1W0 679-6443

LONGO'S FRUIT MARKET,
157 Plains Rd. E.,
Burlington, L7T 2C4 637-0111
(See our ad this page)

M & M MEAT SHOPS,
516 Plains Rd. E.,
Burlington, L7T 3E1 637-9803

MAGALAS MARKETING INC.,
3455 Fairview St.,
Burlington, L7N 2R4 681-2975
(see our ad page 91)

THE MILLER'S BIN,
590 Mohawk Rd. W.,
Hamilton, L9C 1X6 387-1660

PARON CHEESE CO. LTD.,
1241 Highway #20 East,
Hannon, L0R 1P0 692-4560
(See our ad this page)

TENDER-LEAN BEEF INC.,
4480 Paletta Crt.,
Burlington, L7L 4X5 632-3449

FOUNDRIES

DOFASCO INC.,
M.P.O. Box 460,
Hamilton, L8N 3J5 544-3761
(see our ad page 95)

SALTFLEET ALUMINUM FOUNDRY LTD.,
328 Lake Ave. N.,
Hamilton, L8E 3A2 561-0033
(See our ad this page)

STELCO INC.,
100 King St. W.,
Hamilton, L8N 3T1 528-2511

FRAMES & FRAMING

THE FRAMING WAREHOUSE LTD.,
98 John St. N.,
Hamilton, L8R 1H6 529-5640

Jackson Square,
Hamilton, L8P 1A1 523-7630

SALTFLEET ALUMINUM FOUNDRY LIMITED
SAF
Specializing in
Aluminum Castings
328 Lake Ave., N., Hamilton,
Ontario. L8E 3A2
561-0033

Burlington Mall,
Burlington, L7R 3N2 637-9636
(See our ad this page)

FRUIT BASKETS

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

FRUIT JUICES

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

HOLIDAY JUICES,
71 Brockley Dr.,
Hamilton, L8E 3C4 560-3211

FRUITS & VEGETABLES

BENNETT'S APPLES & CIDER LTD.,
944 Highway #53 East,
Ancaster, L9G 3K9 648-6878

GREENBELT FARM MARKET,
1119 Fennell Ave. E.,
Hamilton, L8T 1S2 387-1762

847 Barton St. E.,
Hamilton, L8L 3B4 549-2211

FUELS, PETROLEUM PRODUCTS & EQUIPMENT

GILLIES-GUY,
110 James St. S., 522-7711
Hamilton L8P 2Z2 522-7723
(see our ad this page & page 91)

GULF CANADA LIMITED
130 Adelaide St. W.,
Toronto, M5H 3R6 1-869-8600

A.L. HOUNSOME & SONS FUELS LTD.,
P.O. Box 30,
Waterdown, L0R 2H0 689-4651

SANDWELL FUELS LTD.,
219 Kensington Ave. N.,
Hamilton, L8L 7N6 544-6648

STERLING OIL DISTRIBUTORS,
450 Wellington, St. N.,
Hamilton, L8L 7V6 523-5302

TEXACO CANADA INC.,
95 Frid St., Box 5096, Stn. "E",
Hamilton, L8S 4L2 528-6791

TEXACO CANADA LTD.,
90 Wynford Dr.,
Don Mills, M3C 1K5 1-443-7811

FUNERAL HOMES

BALLARD-McDONALD FUNERAL SERVICES,
315 Broad St. E.,
Dunnville, N1A 1G4 1-774-7277

M.A. CLARK FUNERAL HOME,
567 Upper Wellington St.,
Hamilton, L9A 3P8 383-3323

CRESTMOUNT FUNERAL HOME LTD.,
322 Fennell Ave. E.,
Hamilton, L9A 1T2 387-2111

MARKEY-DERMODY FUNERAL HOME
7 East Ave. S.,
Hamilton, L8N 2T3 525-4853

1919 King St. E.,
Hamilton, L8K 1V9 547-1121

DODSWORTH & BROWN FUNERAL HOME LTD.,
114-130 Main St. W.,
Hamilton, L8P 1H7 522-1114

DODSWORTH & BROWN/SOUTHALL SIEDERS FUNERAL HOME,
2241 New St.,
Burlington, L7R 1J2 637-5233

J.B. MARLATT FUNERAL HOME,
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Hamilton, L8M 1J4 528-6303

FURNACES - HEATING

APEX FIREBRICK LTD.,
181 Erin Ave.,
Hamilton, L8K 4Z5 545-3908

ASSOCIATED HEATING & AIR CONDITIONING INC.,
R.R. #2, 527-8667
Hamilton, L8N 2Z7 659-1292
(see our ads page 57)

FURNACES - REPAIR & CLEANING

LOUGHEED HEATING & COOLING,
293 Crockett St.,
Hamilton, L8V 1H5 383-3511
(see our ad page 59)

LOWE BROTHERS AIR CONDITIONING & HEATING INC.,
361 King St. W.,
Dundas, L9H 5G1 628-2714
(see our ad page 58)

EDWARD G. ROBINSON LIMITED,
5 Jones St.,
Stoney Creek, L8G 3H7 662-8752
(see our ad page 77) 561-8681

FURNITURE REPAIR, REFINISHING & STRIPPING

MILLSERVCE,
48 Worsley Rd,
Stoney Creek, L8E 2G1 664-5855

NEVILLE'S FURNITURE REFINISHING & UPHOLSTERY,
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Hamilton, L8V 1E6 383-1777

THE WOODLOFT,
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Dundas, L9H 5E7 627-7555

FURNITURE SALES

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660 Main St. E.,
Hamilton, L8M 1J9 549-8050

COMBINED FURNITURE SALES WAREHOUSE LTD.,
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Hamilton, L8M 1P4 544-4683

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DESIGNHAUS INTERIORS INC.,
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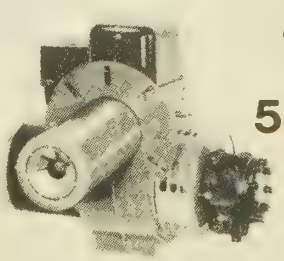

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IDOMO FURNITURE INTERNATIONAL
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Hanover, N4N 1B2 1-800-265-5533
(see our ad this page)

STONEY CREEK FURNITURE,
2783 Barton St. E.,
Stoney Creek, L8E 2J8 560-3303

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Best Furniture Values in Ontario

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DOMINION SEED HOUSE LTD.,
Garden Seeds by Mail,
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Dundas, L9H 5E2 522-2363

H & R ENTERPRISES,
341 Barton St. E.,
Stoney Creek, L8E 2L2 664-2272
(see our ad page 93)

HALTON CERAMICS LTD.,
1200 Unsworth Ave.,
Burlington, L7R 3X5 528-6737

HAMILTON SOD, TIES & PAVING STONES,
R.R. #1, 389-9050
Mount Hope, L0R 1W0 679-6196
(see our ads pages 84 & 66) 389-4810

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UNION GAS LIMITED,
23 Main St. E., Box 10,
Hamilton, L8N 3A5 526-2450
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Burlington, L7L 4X5 639-7126

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Hamilton, L8N 1B9 529-5125

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Jackson Square, Phase II,
Hamilton, L8P 1A1 528-2992

Limeridge Mall, 1st Floor,
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1645 Main St. E.,
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Hamilton, L8L 3H5 549-8880
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7517 Bren Rd.,
Mississauga, L4T 3V4 1-677-5373

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CITY WINDOW REPAIR CO.,
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* Terrariums
* Decorator Canisters
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163 James St. S.,
Hamilton, L8P 3A3

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Div. of Dobbie Hardware Ltd.,
205 James St. N.,
Hamilton, L8R 2L2 527-2331

HOME HARDWARE/J.P. MUIR LTD.,
484 Plains Rd. E.,
Burlington, L7T 2E1 634-7318

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Div. of Dobbie Hardware Ltd.,
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Stoney Creek, L8G 1C2 561-7481

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THE BUDROW CORPORATION,
334-A Hatt St.,
Dundas, L9H 2H9 628-0628

SHAKLEE CANADA INC.,
952 Century Dr.,
Burlington, L7L 5P2 681-1422

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HADSCO-OTICON,
236 Brucedale Ave. E.,
Hamilton, L9A 1P4 389-9151

HEARING INSTITUTE,
39 Charlton Ave. E.,
Hamilton, L8N 1Y3 523-7983
(see our ad this page)

HEARING INSTRUMENT SERVICES,
1184 Barton St. E.,
Hamilton, L8H 2V7 549-2481

PROVINCIAL HEARING CONSULTANTS,
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Stoney Creek, L8G 1J8 664-5310

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(see our ads this page)

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(see our ads pages 55 & 91)

LOUGHEED HEATING & COOLING,
293 Crockett St.,
Hamilton, L8V 1H5 383-3511
(see our ad page 59)

HEATING

A.D.K. INSTALLATIONS,
343 Old Guelph Rd.,
Dundas, L9H 5V4 523-0443

ASSOCIATED HEATING & AIR CONDITIONING INC.,
R.R. #2, 527-8667
Hamilton, L8N 2Z7 659-1292
(see our ads this page)

WM. CLARE PLUMBING & HEATING,
751 Clare Ave.,
Welland, L3C 3B9 1-734-3414
(see our ad page 75)

H & M HEATING & COOLING LTD.,
520 Roxborough Ave.,
Hamilton, L8H 1R4 545-0871
(see our ad page 24)

HALTON HEAT PUMPS LTD.,
Gas Services Division,
1470 Speers Rd.,
Oakville, L6L 2X6 335-0453

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AND
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* INSTALLATIONS
* FREE ESTIMATES
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326 Hilton Dr.,
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EDWARD G. ROBINSON LTD.,
5 Jones St., 561-8681
Stoney Creek, L8G 3H7 662-8752
(see our ad page 77)

SHIPTON'S HEATING & COOLING LTD.,
153 Kenilworth Ave. N.,
Hamilton, L8H 4R9 549-4616
(See our ad this page)

HOBBIES

WINE & HOP SHOPPE,
263 Queenston Rd.,
Hamilton, L8K 1G9 549-6954

HOME BUILDERS - CONSTRUCTION

GEORGE SINCLAIR CONSTRUCTION (1973) LTD.,
125 Gailmont Dr.,
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HOME IMPROVEMENTS

CANADIAN FUEL SAVERS CO.,
719 Main St. W.,
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(See our ad this page)

CANADIANA HOME IMPROVEMENTS,
P.O. Box 9291,
Stoney Creek, L8G 3X9 662-4208
(see our ad page 84)

CRODON CONTRACTORS LTD.,
69 King St. E.,
Dundas, L9H 1B9 627-9763

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P.O. Box 1234,
Waterdown, L0R 2H0 689-7794

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Grassie, L0R 1M0 945-5558

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1322 Vancouver Cres.,
Burlington, L7M 1W2 336-5385

R.B.P. (CANADA) LTD.,
431 Millen Rd.,
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1339 Snake Rd., P.O. Box 600,
Waterdown, L0R 2H0 689-5566
(see our ad page 45)

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ESTABLISHED 1924
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Smack dab in the middle of the Niagara peninsula.

On the shores of Lake Ontario in the heart of the Niagara fruitlands and vineyards.
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CENTRAL AIR CONDITIONING
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Dundas, L9H 3G3 524-0005

GILLIES-GUY,
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Hamilton, L8P 2Z2 522-7723
(see our ads pages 55 & 91)

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Hamilton, L8V 1H5 383-3511
(see our ad page 59)

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(see our ad page 46)

McCABE REFRIGERATION (HAMILTON) LTD.,
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Hamilton, L8M 1G5 549-3531
(see our ad page 79)

POPSICLE INDUSTRIES,
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Burlington, L7R 3Y5 681-1103

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Burlington, L7P 3S9 335-5646

INFORMATION

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(see our ad page 60)

REGIONAL MUNICIPALITY OF HAMILTON-WENTWORTH,
119 King St. W., Box 910,
Hamilton, L8N 3V9 526-4447
(see our ad page 17)

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CITY PRESS INC.,
356 Main St. W.,
Hamilton, L8P 1K2 528-0656

INSTY-PRINTS,
505 King St. W.,
Hamilton, L8P 1B9 528-5222

INSULATION

ARCHIBALD INSULATING,
Hamilton, 561-1525
(see our ad page 60)

ATTIC INSULATION,
4227 Spruce Ave.,
Burlington, L7L 1L3 632-2105

CANADIAN FUEL SAVERS,
719 Main St. W.,
Hamilton, L8S 1A3 527-4117
(see our ad page 58)

D.J. INSULATION,
17 Bedford Park Dr.,
Grimsby, L3M 2S1 945-9106

ANDRE DESROCHERS INSULATION LTD.,
3 Laurendale Ave., S.S.1,
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2725 Moyer St., R.R. #3, 1-682-2115
Fenwick, L0S 1C0 1-562-5730

JOHNSON INSULATION,
P.O. Box 582,
St. Catharines, L2R 6W8 1-684-4924

JOHNSON INSULATING CO. LTD.,
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Hamilton, L8H 7M1 664-4336

KEN MASON INSULATION,
18 DuBarry Blvd., 387-0951
Hamilton, L8T 2V4 336-1663

P.Q.V. RETROFITTING LTD.,
4150 South Service Rd.,
Burlington, L7L 4X5 632-0954

R.B. INSULATION,
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Stoney Creek, L8E 3H8 561-8595
(See our ad this page)

RYCKMAN'S INSULATION LTD.,
15 East 9th St.,
Hamilton, L9A 3M6 383-9151

S & M HAULAGE & DRYWALL SERVICES LTD.,
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Hamilton, L8P 3A7 529-8161

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Stoney Creek, L8G 3X7 662-8645
(See our ad this page)

DAVID BIKKER INSURANCE BROKERAGE LIMITED,
500 - 1 James St. S.,
Hamilton, L8P 3A6 525-4270 Ext. 40
(See our ad this page) 528-0968

W.R. BOEHM & SON INSURANCE BROKERS LTD.,
17 Livingston Ave.,
Grimsby, L3M 4L5 945-2422

GORDON BROWNHILL INSURANCE BROKERS LTD.,
2289 Fairview St.,
Burlington, L7R 2E3 639-9624
(see our ad page 61)

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MADE BY FIBREGLASS CANADA
★ IS FIREPROOF ★ NEVER SETTLES
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SPECIALIZING IN
ALL TYPES OF HOUSES WE ALSO INSTALL PINK BATT INSULATION OR SUPPLY the "DO IT YOURSELFER"
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Res. 528-0968
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- Group -
Automobile - Commercial

DALE & CO. LTD.,
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Hamilton, L8P 2Z7 527-1210
(see our ad this page)

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75 Hunter St. W., Box 2019,
Hamilton, L8N 3S4 527-1177

DIRK S. DeGRAAF INSURANCE AGENCY INC.,
497 Main St. E.,
Hamilton, L8N 1K8 522-8528

ROGER DiMEO INSURANCE & REAL ESTATE BROKER,
329 Barton St. E., 527-3963
Hamilton, L8L 2X6 383-2982

FORD-DUNN INSURANCE BROKERS INC.,
143 Main St. E.,
Hamilton, L8N 3N9 522-6871

T.J.A. FERGUSSON & SON LTD.,
71 Emerald St. S.,
Hamilton, L8N 2V4 528-8434

BRUCE GILMOUR INSURANCE LIMITED,
315 - 155 James St. S.,
Hamilton, L8P 3A4 528-8421
(see our ad this page)

HAHN INSURANCE,
47 Ottawa St. N.,
Hamilton, L8H 3Y8 547-3221

HAMILTON INSURANCE BROKERS LTD.
795 Main St. W., Box 97, Stn. "E",
Hamilton, L8S 4K9 528-8794
(see our ad this page) 529-8500

KENTON BROKERS LTD.,
32 James St. S.,
Hamilton, L8P 2Y1 529-7537

PHIL LEON INSURANCE BROKER INC.,
11 Walnut St. S., M.P.O. Box 1053,
Hamilton, L8N 3R4 525-0001
(see our ad this page)

J.A. McEDWARDS INSURANCE BROKERS,
145 John St. S.,
Hamilton, L8N 2C3 529-8154

W.P. MITCHELL INSURANCE AGENCY LTD.,
531 Main St. E., Box 869,
Hamilton, L8N 3N9 528-6383

PEARSON INSURANCE BROKERS LTD.,
335 Wilson St. E.,
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(see our ad this page)

GARRICK SAUNDERS INSURANCE BROKERS LIMITED,
103 - 259 Wilson St. E.,
Hamilton, L9G 2B8 648-0818

S.H. SCHULTZ GENERAL INSURANCE
20 Hughson St. S.,
Hamilton, L8N 2A1 527-3550
(see our ad page 62)

M.L. SOUTER GENERAL INSURANCE,
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99 Ashley St., Box 151, Stn. "B",
Hamilton, L8L 7W1 522-9293
(see our ad this page)

PUBLIC SERVICE LIGHTING INC.,
22 Head St.,
Dundas, L9H 3H4 628-6301

LINEN SUPPLY

WHIZ-A-TOP SERVICES,
202 Kenilworth Ave. N.,
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(see our ad page 79)

WRIGHT'S CITY LAUNDRY & CLEANING (HAMILTON) LTD.,
525 Parkdale Ave. N.,
Hamilton, L8H 5Y6 547-5120
(see our ad page 50)

LOCKS & LOCKSMITHS

ABOUT-TOWN LOCK & KEY,
393 Cannon St. E.,
Hamilton, L8L 2C5 525-5564
(see our ad this page)

BILL'S SPEEDY LOCK SERVICE,
P.O. Box 211, Stn. "A", 527-0027
Burlington, L7R 3Y2 637-8800
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CRESCENT OIL CO. OF CANADA,
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AITCHISON LUMBER LTD.,
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Hannon, L0R 1P0 383-3355

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Hamilton, L8E 2X3 561-3576
(see our ad page 38)

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Stoney Creek, L8G 3X5 643-4161

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Niagara Falls, L2E 6V5 1-357-5527

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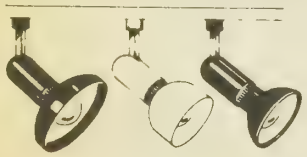

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(see our ad page 52)

CENTENNIAL WHOLESALE & RETAIL MEATS,
291 Nash Rd. N.,
Hamilton, L8H 7P4 560-5560
(see our ad this page)
(see our ad page 53)

DORR BROTHERS LTD.,
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Stoney Creek, L8G 3X4 692-4432

FORTINO'S SUPERMARKET,
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Stoney Creek, L8G 1C3 662-3441

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981 Upper Ottawa St.,
Hamilton, L8T 2R5 383-4588
310 Limeridge Rd. W.,
Hamilton, L9C 2V2 389-2219
(see our ad page 53)

J & G MEATS LTD.,
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Burlington, L7T 2C2 634-0196
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HAMILTON MAUSOLEUM & CREMATORY,
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Burlington, L7T 1J3 522-5466
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(see our ad this page)

DOUG'S CYCLE CENTRE INC.,
141 Kenilworth Ave. N.,
Hamilton, L8H 4R9 545-1550
(see our ad this page)

OAKVILLE CUSTOM CYCLE,
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1243 Upper James St.,
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1289 Main St. W.,
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538 Parkdale Ave. N.,
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955 Upper James St.,
Hamilton, L9C 3A6 388-1477

38 Wentworth St. S.,
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760 Guleph Line,
Burlington, L7R 3N5 632-4646

284 Glendale Ave.,
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112 Speers Rd.,
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(see our ad this page)
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Hamilton, L8K 2K3 549-4684

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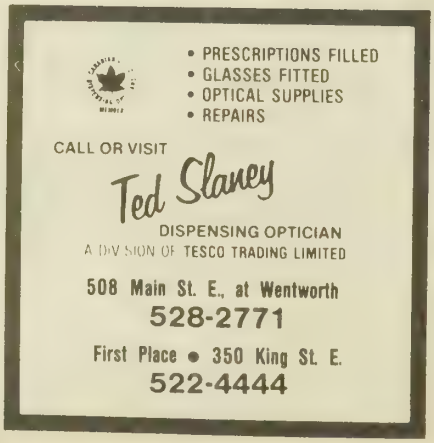
Burlington, L7R 2G1 637-8171



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1 tablespoon	= 15 ml.
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½ teaspoon	= 2.5 ml.
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2 fluid ounces	= 50 ml.
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5 fluid ounces	= 150 ml.
8 fluid ounces	= 250 ml.
10 fluid ounces	= 300 ml.
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(see our ad this page)

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Stoney Creek, L8J 1H6 662-3404
(see our ad this page)

FILSINGER INDUSTRIAL CO.,
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Burlington, L7P 1E7 637-7826

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Fisherville, N0A 1A0 1-779-3378

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(see our ad this page)

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Hamilton, L8L 4N9 528-4131

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* Skylights built-in every two feet at no extra cost
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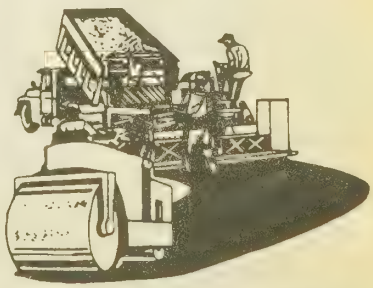

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Penn Centre,
St. Catharines, L2T 2K9 1-684-7975
Limeridge Mall,
Hamilton, L9A 4X5 387-9640
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THOS. R. BIRNIE & SONS LTD.,
40 Grosvenor Ave. S.,
Hamilton, L8M 3K9 544-8137
(see our ad this page)
(see our ad page 83)

R. BOWES & SON LIMITED,
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"One Good Flush Beats a Full House"

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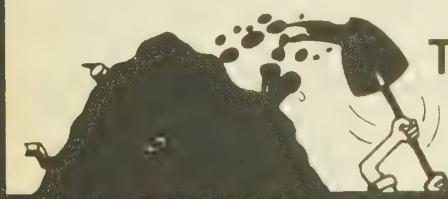

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(see our ad page 38)

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(see our ad this page)

STIRLING PRINT-ALL,
374 King St. E.,
Hamilton, L8N 1C3 525-5467
(see our ad page 77)

WADE REPRODUCTION SERVICES INC.,
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St. Catharines, L2R 3H7 1-685-7381

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(see our ad this page)

WILKIE GRAPHIC EQUIPMENT CO.,
24 Lloyd St., Box 510, Stn. "B",
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SERVING BURLINGTON, WATERDOWN & SURROUNDING AREA
24 HOUR EMERGENCY SERVICE
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(see our ad page 32)

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63 Cannon St. E.,
Hamilton, L8L 2A1 523-6666
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85 Niagara St.,
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Burlington, L7R 3P8 632-7140
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C.K.D.S. STEREO 95,
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Factory Representative For
ARMSTRONG PUMPS
Repairs to all makes
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L7L 2A4
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L8S 1K4
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760 Upper James St.,
Hamilton, L9C 3A2 387-3232
640 Queenston Rd.,
Hamilton, L8K 1K2 578-2100

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SERVICING ALL MAKES OF AUTOMOBILES FOR:
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OPEN 6 DAYS A WEEK

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1645 Main St. E.,
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(see our ad page 84)
(See our ad page 93

GRAND RIVER GLASS & WOODWORKING,
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Black Forest Inn
Schwarzwaldhaus

Your "Rendezvous' in Hamilton with an Entirely New Setting

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Telephone ***528-3538***

Enjoy Delicious European Cuisine . . . relaxing air-conditioned atmosphere

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WE PURCHASE:
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HALTON'S RECYCLED RESOURCES LTD.

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LAUNDRY & LINEN SUPPLY
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PONDEROSA STEAK HOUSE,
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27 John St. S.,
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650 Concession St.,
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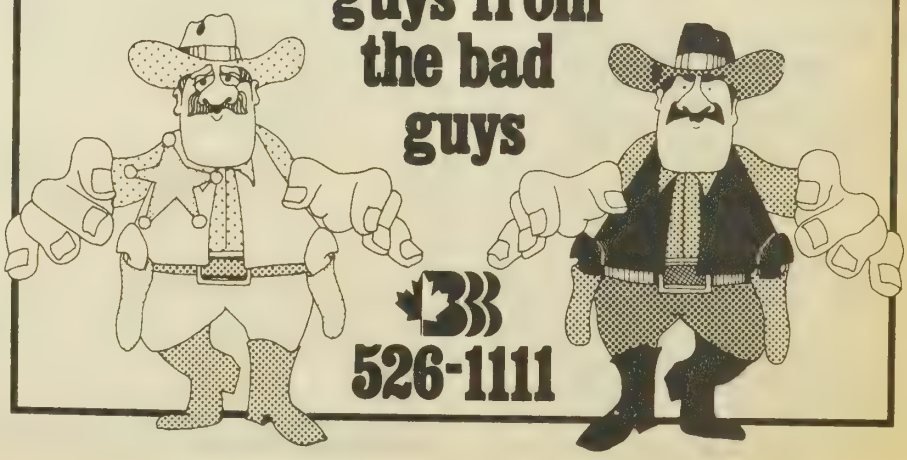
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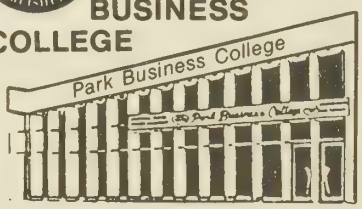

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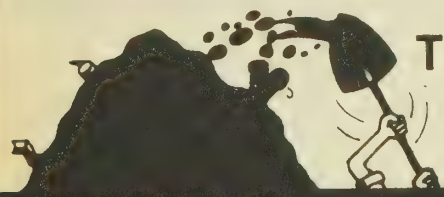
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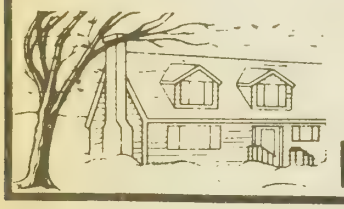
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D & M SALES & SERVICE/SWIMMING POOLS,
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HAND POOLS LTD.,
5 - 351 Nash Rd. N.,
Hamilton, L8H 7P4 560-7550

JADEX BLEACH,
562 Wentworth St. N.,
Hamilton, L8L 5X3 529-9545
(see our ad page 42)

PIONEER FAMILY POOLS,
1292 Tyandaga Park Dr.,
Burlington, L7P 1M8 637-5201

PIONEER FAMILY POOLS,
2415 Barton St. E.,
Hamilton, L8E 2W7 561-4838

PIONEER FAMILY POOLS,
3465 Fairview St.,
Burlington, L7N 2R4 637-5201

PIONEER FAMILY POOLS,
1416 Upper James St.,
Hamilton, L9B 1K3 388-6233

POLAR POOLS,
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Hamilton, L9A 4T4 387-3237

THE POOL SHOPPE,
Div. of Town & Round Pool Service Ltd.,
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SEAWAY POOLS (BURLINGTON) LTD.,
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Burlington, L7R 2E4 639-3231

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SIR WALTER'S CHOICE,
415 Elizabeth St., Units 1 & 2,
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Swimming Pool Safety Tip

- Pool decks should be constructed – or treated – with slip-resistant materials and children should not be allowed to run or play tag on them.

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(see our ad this page)

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Hamilton, L8E 2W2 561-5506

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1384 Barton St. E.,
Hamilton, L8H 2W5 545-8952

CALDER TELEVISION AND APPLIANCES LTD.,
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Hamilton, L9A 3P5 383-2146

CAPLAN'S AUDIO, VIDEO & APPLIANCES,
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HARMONY T.V. & APPLIANCES LTD.,
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HILL'S TELEVISION & RADIO LTD.,
351 Main St. E.,
Hamilton, L8N 1J4 528-7515
531 Brant St.,
Burlington, L7R 2G6 632-1110

KNIGHT T.V. & APPLIANCES LTD.,
168 Locke St. S.,
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Hamilton, L8T 3S2 389-2279

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Hamilton, L8H 7P7 545-5213
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638 Concession St.,
Hamilton, L8V 1B5 383-3317

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Hamilton, L8V 4S9 389-1167

SIGNET SATELLITES,
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Hamilton, L8S 1A2 528-8977
(see our ad this page)

ALBERTO SUCCI & SON T.V. & APPLIANCE,
637 Barton St. E.,
Hamilton, L8L 3A1 544-2360
(see our ad this page)
(see our ad page 27)

WESTDALE TELEVISION LIMITED,
1034 King St. W.,
Hamilton, L8S 1L5 529-4745

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NIAGARA TELEVISION LTD., C.H.C.H.,
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Hamilton, L8P 1L7 522-1101

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(see our ad page 87) 335-1263

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(see our ads pages 39, 52 &87)

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(see our ad page 87)

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686 Queenston Rd.,
Hamilton, L8G 1A3 560-1601
891 Upper James St.,
Hamilton, L9C 3A3 385-3276
3230 Fairview St.,
Burlington, L7N 3H5 639-6711
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Burlington, L7R 2E3 632-8151
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1275 Main St. E.,
Hamilton, L8K 1B1 549-1308
535 Brant St.,
Burlington, L7R 2G6 634-5514
3401 Fairview St.,
Burlington, L7N 2R4 634-1856
825 Fennell Ave. E.,
Hamilton, L8V 1V7 389-1377
1487 Main St. W.,
Hamilton, L8S 1E1 527-2991
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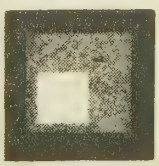
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Hamilton, L8R 3H1 522-5313
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HAMILTON REGION CONSERVATION AUTHORITY,
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(see our ad page 89)

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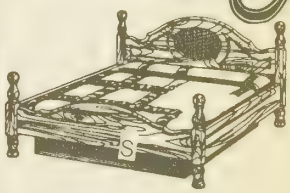

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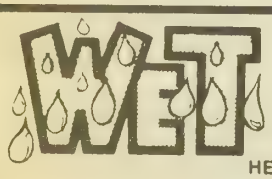
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As a rolling mill professional, Charlie Brockwell knows that product quality depends on personal commitment as well as advanced technology.

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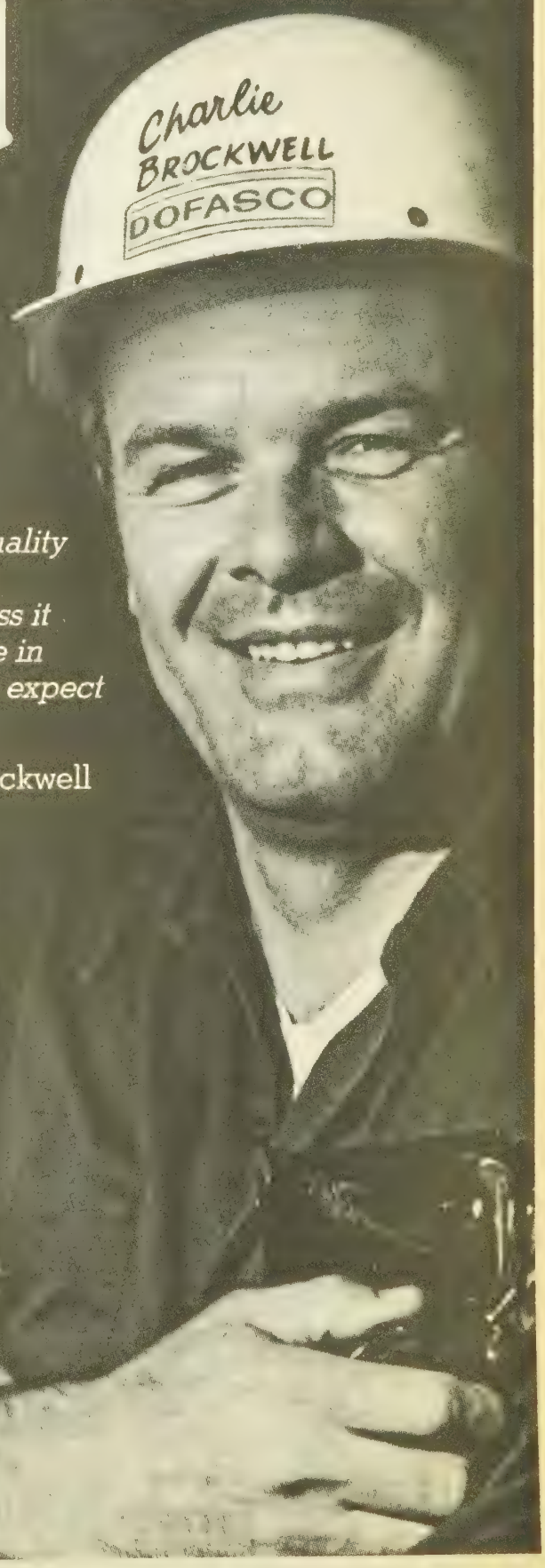

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Our product is steel. Our strength is people

TIPS ON DEBIT CARD FRAUD

If your bank has issued you a special money card that authorizes cash withdrawals from a machine, beware of fraud, warns the Better Business Bureau.

This debit card instantly debits your bank account with the charge. If someone steals your card or knows the personal indentification number, your bank account could be wiped out faster than you can learn of the loss and report it to the bank.

The BBB offers these suggestions to protect your account at the bank:

* Never give your code number to anyone. Some thieves have been known to phone victims for the code claiming to be a bank official or security person checking on the card. Once you give out the code, the thief can clean out the account in seconds since the thief may be using a telephone in or near the bank.
* Keep a constant check on your account. Open the monthly statements just as soon as it arrives in the mail. Check all withdrawals immediately.
* Don't write your code number or name on the card.
* Be aware of persons standing directly in back or at the side of you as you punch in the code numbers or name. A thief with a good memory can make another withdrawal from your account right after you use the machine.

TIPS ON HEALTH SPAS

Comparison shopping is the key to finding the health spa that you'll like best at a cost that fits your budget. In fact, the BBB suggests, shop for health spa services as you would for any other major purchase.

Disappointments with health spa services can stem from lofty promises made by spa salespersons and advertisements. And sometimes you get less than you bargained for.

That is why you should visit at least three spas before making a decision and spending any money. Find out if the facilities are clean, have the equipment you want to use, and that the spa is not overcrowded at the times that you'll be using it most.

Since membership in a health spa can cost plenty, the BBB suggests that you find out answers to the following questions:

1 Will the facility give you a trial period so you can try the spa before joining? If they want you to pay for a test play, will the money be applied to the membership?

2 How many members does the spa have? A limited membership can be beneficial; too many members can fill the facility to overflowing and force you out when you want in.

3 Does the club set special times for women/men activities, or can you use the club at any time? Are there member/guest days and special events that will close the club to regular use?

4 Are instructors qualified for club activities?

5 Is there a cancellation policy? Is your membership transferable to another city or location? Under what condition, if any, is your money refundable?

At the time of membership sign-ups, beware of high pressure sales tactics. Make sure you read the contract very carefully and get bottom line cost. Everything the club promises should be in writing.

If the spa is not built or officially open for business, wait until it is. Don't be deluded by cost-savings for charter memberships.

Always check with your BBB for a reliability report on the spa you are joining.

TIPS ON SHOPPING SUCCESFULLY BY MAIL

Convenience is the reason most people order merchandise by mail. In addition, saving of time, effort and money are possible, especially in these days of high gasoline prices. But problems with mail-order purchasing has long been near the top of the Better Business Bureau's list of complaints received, so consumers should approach mail-order shopping with caution.

The BBB suggests a few important tips to remember when shopping by mail:

- Since you do not have the opportunity to examine the merchandise as you would in a store, it is important to get as much information as possible about the item and meet all extreme claims with skepticism.

- Read written information in the catalogue carefully. Do not rely on the illustration. Check for pertinent specifications on the item and any guarantee of satisfaction.

- Beware of exaggerated claims or unrealistically low prices. Offers at "wholesale prices" or "below cost" are frequently misleading. Also beware of inflated "manufacturer's retail prices" which make the catalogue prices seem particularly good. If possible, comparison shop in stores to verify that the mail-order offer is a good one.

If you have any doubts check the integrity of the company with people who have done business with them before. You can obtain a reliability report on the company from your local BBB.

To avoid snags in delivery and insure satisfaction with your order remember to:

- Always include your name and address. Surprisingly, this is a common reason for non-delivery. If the purchase is a gift, specify where it should be sent.

- Never pay by cash. Payment by cheque or money order leaves the buyer with a proof of purchase.

- Promptly check the merchandise when it arrives. If there is any defect, notify the company at once.

If consumers shop wisely and cautiously, following the tips above, shopping by mail can be a satisfying, easy way to buy.

TIPS FOR THE GOLDEN AGERS

Retirees living at home on a fixed income often become the target of schemes that take advantage of senior citizen's desires to stay ahead in the race against inflation's erosion of their buying power. Too often, says the Better Business Bureau, they wind up bewildered, disillusioned - and defrauded of their monthly allotments or life savings.

The following schemes have been brought to the attention of the BBB:

- Work-at-home schemes ranging from addressing envelopes to knitting booties. Salaried employment is never offered and often money is required to receive instructions or initial merchandise. Sure markets and huge demands are falsely guaranteed.

- Lonely hearts clubs which are initially used to win the confidence of lonely senior citizens. Organizers then ask for large sums of money for "sudden emergencies" or "necessary trips". Reputable organizations can be found through City Council or the BBB.

- Chance to invest in new businesses. A high percentage of these are operated by inexperienced persons and the business fails within the first year.

- Disreputable hucksters that promise cures for cancer, arthritis, deafness and other plagues of old age. These are not only often without foundation, but also deter the elderly from getting legitimate medical help.

- Real estate swindlers offering land sight unseen to the elderly. Instead of the promised oasis, these usually turn out to be only a mirage. Limited incomes force the retirees to consider these fraudulent propositions. There are indeed financially sound land developments, retirement homes and condominiums for senior citizens which can be checked out through the BBB.

To avoid being taken advantage of, the BBB suggests the following cautionary steps for the senior citizens:

1 If your eyesight or knowledge of the language is not satisfactory, have another family member or trusted friend read all contracts and business documents before signing.

2 If your mobility is limited, be wary of merchandise available through telephone ordering and home delivery.

3 Always check with the BBB before ordering through a mail order catalogue not used before. You could avoid the frustration of delays, non-delivery or defective merchandise.

By getting a second opinion before making a major decision involving the expenditure of money, the elderly can forestall the majority of their consumer problems.

TIPS ON BUYING A MATTRESS

Do you realize that you spend nearly 3000 hours in bed each year? How you feel during your waking hours depends to a great extent on how well you slept the night before.

Consider the following questions and if your answer to any one of them is "yes", it may be time for you to start looking for a replacement for your bed.

1. Is your bed too small for you?
2. Can you see sagging or lumpy areas on your mattress?
3. Can you feel the springs through the padding?
4. Sit on the edge of you bed. Does the side collapse?
5. Take the mattress off the bed and sit on the boxspring. Does it feel soft?
6. Look under the boxspring. Is the frame warped?

Standard Mattress Sizes
(approximate)

Description	Width	Length
Twin	38"	75"
Twin Extra Long	38"	80"
Three Quarter	47"	75"
Three Quarter Extra Long	47"	80"
Double	53"	75"
Double Extra Long	53"	80"
Queen	60"	80"
King	78"	80"

For best selection, shop at a specialty store. The choices open to you include spring-filled mattresses and boxsprings, airbeds, electric adjustable beds, plus a variety of other sleep systems.

The following is a comparison checklist for mattress and boxspring shopping. Do not hesitate to ask questions and be an informed consumer.

BOXSPRINGS
How Many Coils Does It Have?
an 81 coil boxspring gives excellent support.
What Is The Thickness Of The Wire?
a 10 gauge wire is best for long term wear.
What Type Of Coil Does It Have?
a cone shaped coil is the strongest.
What Reinforces The Boxspring?
a wire grid-top prevents sway of the coils.
What Supports The Coils?
a wood frame with cross slats supports each row of coils.

MATTRESSES:
Springs:
How Many Coils Does It Have?
a 312 coil mattress is very firm.
What Is The Thickness Of The Wire?
13 gauge gives strong support.
Insulation:
What Type Of Insulating Pad Is There?
a felt fibre pad ensures uniform quality and strength.
Is There A Wire Mesh Over The Coils?
prevents uncomfortable coil feel.
Is There Cotton Felt Included?
a combination of felt and foam provides the best in longlasting comfort and durability.
Sides:
Are There Special Pre-Built Borders?
keeps the sides of the mattress from stretching.
Are There Double-Wire Sidewall Supports?
very important for keeping the sides firm.
Are There Vents?
allows fresh air to circulate through the mattress.
Cover:
Is The Cover Quilted?
quilting prevents the insulation from shifting.
Does The Cover Fit Tightly?
precise cutting and flange-stitching prevents stretching.

Price:
After you have checked all the features of the mattress you will know which one offers the best dollar value.

Shop around and compare the features of the various beds available on the market today. Don't be mislead by such terms as - practic - pedic - medic. The name is not always related to the quality of the bed. It's what's inside that determines how long you will enjoy a good night's sleep and whether your purchase was a 'good buy'.

The above information on mattress buying was courtesy of Royal Mattress Mfg. Co.

TIPS ON CRIBS

When purchasing a crib, either new or used, or when cleaning up your old crib for your new baby, check for the following safety features:

- No more than 6 cm (2-3/8 in.) between slats.
- Double lock on the drop side.
- Sturdy overall construction — no missing hardware, missing or broken slats, cracks or sharpness.
- Side height from mattress support to top rail of at least 66 cm (26 in.)
- Mattress less than 15 cm (6 in.) thick.
- Push the mattress into one corner; there should be no more than a 4 cm (1½ in.) gap between the mattress and the opposite side of the crib frame.
- Avoid very soft mattresses.
- Avoid cribs that have corner posts which project more than 1 cm or cut-out headboard designs which could lead to strangulation.
- Be on the lookout for loosened parts that could come free and choke an infant or lessen overall durability.
- Always double-check that the sides are securely locked in place.
- Children should never be tied or harnessed in a crib because of the possibility of strangulation.

The Better Business Bureau does not endorse products or services; neither does it suggest that the firms listed in this book are the only ones in the distribution area able to meet its standards.

LEGAL MINUTES

"The Law, wherein, as in a magic mirror, we see reflected not only our own lives, but the lives of all men that have been!"
Oliver Wendell Holmes Jr. (1841-1935)

Minutes have been updated with the co-operation of the Ontario Ministry of Consumer and Commercial Relations, the Faculty of Law of the University of Windsor and the Better Business Bureau of Metropolitan Toronto.

Legal Minutes was prepared by the following students from the Faculty of Law at the University of Windsor:

R. Beaudoin	P. Jarvis	D. Hale
D. Favot	M. Kelly	K. Murray

These students were working under a grant from the Department of Justice Summer Job Corps Program which also contributed to the production cost of the **Minutes.** Supplementary funding and sponsorship was provided by the Community Law Program of the Faculty of Law.

The Minutes were prepared with the thought of providing a brief statement of the law for basic informational purposes. They do not provide complete answers to specific legal problems. Readers are reminded to obtain legal advice where necessary.

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CHARTER OF RIGHTS & FREEDOMS

1. The Canadian Charter of Rights and Freedoms came into force on July 1, 1982. The Charter is important as it ensures, for the first time in our history, that fundamental rights and freedoms cannot be overridden, subject to minor exceptions, by federal or provincial statutes. The Charter's effect on our everyday lives remains uncertain. The multiple meanings found in the language of certain sections of the Charter make many different interpretations by the courts possible.

The Charter deals with ten basic issues. These are: 1) the fundamental freedoms, ensuring freedom of religion, thought, belief, expression, association, and the press. 2) Democratic rights, including the right to vote, and to run for elected office. 3) Mobility rights, which permit every Canadian citizen to remain, leave, or enter Canada. Mobility rights also allow persons to take up residence in any province, and to gain a livelihood in any province. 4) Legal rights, including the right to life, liberty and security of person. Other legal rights guaranteed by the Charter state that persons must remain secure against unreasonable searches or seizures. Upon detention, citizens have the right to be informed of the reason for their detention, and to be informed of their right to retain and instruct counsel. 5) The rights of persons charged in any criminal or penal matter require police to inform the person charged without reasonable delay the specific offence, the right to be tried within a reasonable time, the right to be presumed innocent until proven guilty, and the right to a fair and public hearing, with the guarantee that reasonable bail will not be denied without just cause. 6) The equality rights discussed in the Charter prevent discrimination before and under the law, specifically with reference to race, national origin, colour, religion, sex, age or mental or physical disability. 7) The Charter binds the two governments who have committed themselves to being officially bilingual, the federal government and the government of New Brunswick, to provide government services in both official languages. The federal Parliament, and the legislature of New Brunswick, and the courts established by either of these bodies, must also cater to both official languages. 8) Minority language rights are provided for in the Charter, and allow certain groups of Canadians to have their children educated in the language of the minority, where numbers warrant the creation of minority language schools. 9) If an individual feels that his/her rights under the Charter have been violated they can apply to the courts for a remedy. The courts have been given the power to grant the remedy they feel appropriate and just in the circumstances. 10) The Charter states that it will not effect existing aboriginal rights in Canada, and recognizes the separate nature and special status of aboriginal rights.

CONSUMER LAW

2. CONSUMER CONTRACTS

Whenever you have your hair cut, buy a radio or get your car repaired, you are making a legal contract of sale. You are exchanging money for the purchase of goods or services. Usually, such a contract involves only two parties, the seller and the buyer, but sometimes, as with goods which are sold on consignment,a third party may be involved.

How payment is made for your purchase does not affect the legality of the contract, but where the contract gives no guidance on this matter the law presumes that payment is due when delivery is made.

If the sales contract is broken, or if you were misled about the function or condition of the goods or were charged for goods you did not receive, you can expect fair compensation.

If you just changed your mind the seller does not have to give you a refund, although many do so as a business practice. In any event, it is always wise to employ a caveat emptor, or buyer beware, approach to avoid unnecessary difficulties or costly delays. Be sure you ask the merchant about his refund and exchange policies before you agree to purchase the goods or services and, if in doubt, get it in writing.

3. CONSUMER CREDIT CONTRACT

When goods with a purchase price exceeding $50.00 are purchased on credit, a written contract, signed by both parties, must be drawn up for the transaction to be valid. Each party must receive a duplicate of the original contract. If this is not complied with the agreement is not binding on the buyer.

The contract must include a description of the goods, an itemized price, and details of any warranty or guarantee involved, as well as a credit statement which includes the percentage of interest to be charged.

If you are financing the purchase, you will be required to sign a security agreement which should include the credit statement. This agreement allows the company to repossess the goods in case of default in payment. However, if you have paid two-thirds of the value of the goods, no repossession can be made except by leave of a judge.

Unfortunately, there is no requirement that the contract be in layman's language and so many consumers simply do not understand what they are signing. Be sure and ask any questions which occur to you. Be aware that by signing, you may be obligating yourself to pay for goods at expensive interest rates over a long period of time. You should never sign anything until you know exactly what you are committing yourself to.

4. THE BUSINESS PRACTICES ACT

The Business Practices Act is designed to protect consumers from unfair or deceptive selling practices. The Act covers both the sale and rental of goods or services whether the transaction results from a consumer's response to an advertisement or through direct contact with a sales person.

The Act is designed to deal with two principal problems: first, where the seller makes a false representation about his product, and second, where the seller tries to take advantage of you, as a buyer, for example, where the consumer is unable to protect his own interests because of a physical infirmity, illiteracy, or an inability to understand the language of an agreement.

The Act deals with both the false or misleading misrepresentation of goods (ex. selling used goods as new goods) as well as unconscionable consumer representations (ex. a person selling the goods to a consumer who he knows or ought to know cannot reasonably be expected to benefit from its use.).

If you think that you have been the victim of unfair business practices you may confront the seller yourself or contact your local Consumer Service Bureau. In either case, you have six months within which you can give notice to the merchant that you wish to cancel the contract. This letter must be either personally delivered or sent by registered mail. You may take a merchant who refuses to comply to court, which may, in some circumstances, award exemplary or punitive damages. If the Director decides that your complaint warrants action he may enforce the sanctions of the Act by making an order prohibiting the practice or by prosecuting the offender.

5. SALE OF GOODS

When you enter into a contract to buy goods, you meet your half of the bargain by paying for the merchandise. The Sale of Goods Act specifies what the seller must do in every consumer transaction. Firstly, the seller must tell you if the goods are not new and if, for example, he sells you a demonstrator model without telling you it has been used, you have an action against him.

Where you make known to the seller the use for which the goods are required, and the goods are of the type that is within the seller's area of expertise, the seller must supply you with goods which are fit for the purpose for which you want them. If you buy something that can be used for more than one purpose, you should ask the seller if what you're buying is suitable for the particular purpose.

All goods sold must be of merchantable quality, but if the buyer has examined the goods, there is no warranty as regards defects that such examination should have revealed.

The law will automatically enforce these obligations regardless of anything in the contract which the seller says excuses him from the obligation. The seller may, of course, offer additional guarantees, and the safest way to make sure he lives up to these is to get them in writing.

6. PRIVATE SALES

When you buy a used article, such as a neighbour's used car, it is important to remember that he is not under the same legal obligations as a retail store owner. However, this does not mean he can sell you a car that isn't roadworthy. The courts have decided that if a private seller breaches a fundamental part of your agreement you may get your money back.

If the car doesn't run because of a serious defect, the seller is liable for any promises or representations he made to you at the time the purchase was negotiated. Such promises and representations are not required to be in writing but remember that promises are difficult to prove unless they are written down. Remember also that retail sales tax is payable on all items sold by private sale and it is the buyer's responsibility to pay it.

7. DOOR TO DOOR SALESMEN

Door-to-door selling is a common phenomenon, and because it is, there are a few things you should know about it. First, the Consumer Protection Act requires that anyone who asks you to sign a contract at a place other then his permanent place of business for the purposes of making a sale, must have a licence. This applies to persons selling goods, as well as services, and the sales person should be prepared to show you his licence on request.

If you sign a contract to purchase goods from a door-to-door sales person on credit, with a value greater than $50.00, you have a two day period within which to have the contract rescinded without giving any reason. All you need to do is deliver a notice in writing to the seller or send one by registered mail within two days after you receive your copy of the contract, and you are thereby relieved of your responsibilities to fulfil your part of the contract. You must, of course, return the goods immediately at the seller's expense.

8. UNSOLICITED GOODS

Beware of goods or credit cards which arrive unsolicited at your door. Some companies have found that sending goods

to people who did not order them is a good way of getting new customers because many people feel responsible for paying for something once they have received it. You have not made a contract of sale with the company who sent the goods, and as long as you do not send them any money the goods remain their responsibility. If you do send money, in effect you are accepting the goods, and whatever conditions of sale may be attached to them. It may be very difficult for you to get your money back. Legally, you have no obligation to pay for any unrequested goods that are mailed to you or are left at your doorstep. The company that sends you goods cannot make you pay for them or make you return them. You have no obligation to the company for damage done through use, misuse, or theft of the unsolicited goods. It may be simplest to mark the word REFUSED on the package and return them to the seller.

If you receive a credit card you did not ask for, it is up to you to cut it up and dispose of it so that it does not fall into the wrong hands. Remember, it has your name on it, and you are responsible for any debt that is incurred by the use of it. If you have not requested it, but use the credit card for purchases, you are responsible for payment just as if you had requested it in the first place.

CREDITOR AND DEBTOR LAW

9. SMALL CLAIMS COURT I

Small Claims Court is a court designed especially for the settlement of disputes where the amount of the claim is less than $3,000 (a $1,000 limit applies to all of Ontario outside Metropolitan Toronto). The court is designed to be speedy, simple and fair. Factual arguments are emphasized over legal ones and it is this informality which enables you to act on your own behalf without going to the expense of hiring a lawyer, should you so desire. You may bring an action in Small Claims Court for:

(1) A dispute over a contract, whether it be over the payment of the price or over the quality of work done.
(2) Unpaid loans and debts.
(3) The recovery of possession of personal property.
(4) Many landlord and tenant problems.
(5) Negligence actions.
(6) Actions where a product failed to live up to its guarantee.

10. SMALL CLAIMS COURT II

If you wish to sue in a Metropolitan Toronto Small Claims Court, you must file a Claim (available from the court office) with the Clerk of the court having jurisdiction over the dispute. In determining which court has jurisdiction, you should be aware that in order to sue in a certain small claims court, the cause of action must have arisen within the boundaries of the court's jurisdiction or else one or more of the defendants must reside within the geographical boundaries of the court. The Claim sets out the names of the parties, the nature of the claim (facts and amount), and a statement of the compensation requested. A copy of the Claim is then served on the Defendant or Defendants by the bailiff of the Court (if requested to do so by the Plaintiff), or may be personally served by the Plaintiff himself. Once served with the Claim, the Defendant has 20 days in which to file a defence to the action, or else the default may be noted against the Defendant.

If you wish to sue in Peel, Durham or Vaughan Small Claims Court, you must file a Statement of Claim (available from the court office) with the applicable court. This Statement identifies the parties, and states the facts and the compensation requested. The Court then completes a summons which is served on the Defendant or Defendants by the bailiff of the court. Once served, the Defendant has 10 days to file a dispute.

Upon receipt of the Defendant's dispute, the Court will set a date for the hearing of the case. At trial, you will be required to present your case together with any supporting evidence. After both parties have presented their evidence and summed up their cases for the judge, the judge will make a decision called a judgment.

If you have won your case, it is then up to you to collect on the judgment. Several methods are available through the court to ensure that the judgment given in your favour is enforced.

11. GARNISHMENT I

If you should happen to be in debt and find that you cannot pay your creditor, your creditor has a number of means to force you to pay the money you owe. One of these is called 'garnishment'. Garnishment can be a claim on your salary or on the money you have in a bank account.

Your creditor cannot garnish wages unless he has a judgment of the Court declaring in effect that you truly owe the debt. You should know that by virtue of the Wages Act, 70% of an employee's wages are exempt from a garnishment order. This percentage can be increased or decreased by order of a judge, depending on the circumstances of the case. Some wages and payments, such as Workmen's Compensation and Old Age payments, are totally exempt.

Finally, if it should happen that your wages do become garnisheed, your employer cannot fire you for that reason. It is an offence under the Employment Standards Act to do so.

12. GARNISHMENT II

If your creditor does get an order from the Small Claims Court to garnishee your wages, you can apply to the judge for relief from the garnishment process. This will allow you to pay off the debt in installments on terms to be set out by the court.

Remember, if you are served with notice of garnishment by way of a copy of the 'Direction to Garnish', you must within ten days pay the amount owed into court or file a statement denying debt or the amount, so that the matter can be set down for a hearing.

Never overlook the possibility of negotiating with your creditor, who may be willing to let you pay your debt on new terms and thereby avoid the need for any legal action.

13. JUDGMENT SUMMONS

If you should happen to be in debt and are not making your payments, your creditor has a number of ways of making you pay the money you owe. One of these is known as a judgment summons. Your creditor must have a judgment from a Small Claims Court and apply to this court to have the summons issued. If you receive one, you are given at least eight days' notice to appear before the judge.

When you appear before the judge, you must explain your financial position and your general ability to pay the debt. At this time, the judge can make an order as to time and manner of payment of the debt in the light of your particular circumstances.

Remember, if you should receive such a summons, it is very important that you attend in court, or else you may be held in contempt of court. Upon receipt of such a summons, it is always wise to obtain legal advice.

14. CREDITOR'S REMEDIES

If you're in debt and in default in your payments, your creditor may have a number of means of recovering the money you owe. One of these is known as an 'Execution against Land or against Goods'. This can force the sale of your personal property or land in order to satisfy the debt.

In order to do this, the creditor must obtain a judgment in his favour from the court which also must issue and file a Writ of Execution. This document will empower the Sheriff to seize your goods or land and to sell them. Any monies remaining after the sale and the debt is satisfied will be paid over to you.

This remedy is only used when other methods of recovering the debt are unavailable.

Remember, never overlook the possibility of negotiating with your creditor and avoiding the need for such drastic legal action.

15. CONSTRUCTION LIEN ACT

You run the risk of harming the title to your home whenever repairs or improvements are made to it. Persons employed by the contractor doing the work and persons supplying materials to him are entitled to a lien on your property, if they are not paid by him. Payment of the price of the work to the contractor does not excuse you or avoid the lien. You can protect yourself by holding back 10% of all payments to the contractor for forty-five days after the work is completed. After the forty-five day period, the amounts held back should be paid to the contractor if you have not been served with a notice that a lien has been registered against your property. If you are in doubt about your position, you should see a lawyer.

16. REPAIRMAN'S LIENS

Did you know that every time you bring your TV set to be repaired or leave your car to be serviced at a garage, the repairman is entitled to a lien on the item?

This lien means that the repairman may keep possession of the TV set or the car until you have paid for his repair services. He is entitled to retain the goods for three months. If the amount still remains unpaid, he can sell the goods according to the Mechanics' Lien Act and, from the proceeds, retain the money he is owed. Any surplus, if there is one, will be returned to you.

17. BANKRUPTCY

You may have often heard of someone becoming bankrupt and may have wondered what is involved. Personal bankruptcy is a means whereby you can be released from most of your debts. Not all debts are excused however, as you will continue to be liable, among others, for family support obligations and for court fines.

To voluntarily become a bankrupt person you must owe at least $1,000.00 to your creditors and be unable to pay your debts as they fall due. Please note that to file for bankruptcy, you must engage the services of a licensed trustee who completes all necessary paperwork and activities. The services of this trustee can be expensive but if you have insufficient funds, you may be eligible for the services of a federal trustee.

Apart from the bankrupt person, two other people are involved in the process. The first of these is the Official Receiver, who is an official of the federal government who supervises the actions of the trustee and verifies that everything is carried out according to the law.

The other person is the Trustee. This is a licensed person, who actually carries out the bankruptcy procedure. The Trustee is the one who contacts all the creditors, arranges any payments that have to be made, and completes all the necessary paperwork and activities.

For more information, contact your local credit counselling service.

HIGHWAY TRAFFIC LAW

18. AUTOMOBILES: HIGHWAY TRAFFIC ACT IN CASE OF ACCIDENT

When you are involved in a car accident, the law demands that you stop, remain at or immediately return to the scene and give your name and address upon request. If the car you were driving is not yours, you must also give the name and address of the owner of the vehicle. You should give whatever help you can to any injured persons.

At the scene of the accident, whether you are at fault or not, try to give only factual information as to your identity, your licence and insurance particulars. No threats or apologies should be made to any person. No matter who is to blame, you will probably be upset and could easily make statements which might eventually be used against you. If there has been any personal injury or property damage of more than $400.00, it is also your responsibility under provincial law to report the accident to the police.

19. AUTOMOBILES: HIGHWAY TRAFFIC ACT WHEN SOMEONE ELSE DRIVES YOUR CAR

When your car is insured, you are usually covered for anyone who drives your car with your consent for a temporary purpose. Your coverage applies to drivers under the age of twenty-one except where your policy has a specific prohibition against this class of drivers. You will not be insured if the driver does not hold a valid driver's licence or is impaired at the time that he drives. Remember that the information that you supply to your insurance company will affect your coverage. You should always give to your insurance company as complete and accurate information as possible. Finally, and perhaps most importantly, when you lend your car to someone, whether your insurance covers you or not, you, as the owner, are responsible for any damage by the operation of your vehicle.

20. SNOWMOBILES

Under the Motorized Snow Vehicle Act every municipality has full authority to control snowmobiles on its roads, even to the extent of an outright ban. In Ontario snowmobiles are banned from all limited access highways and are allowed on all other highways subject to certain conditions. You may obtain a list of permitted highways from the provincial Ministry of Transportation and Communications.

Legally, the snowmobile is regarded as a motor vehicle. Thus, all driving provisions of the Criminal Code and Highway Traffic Act apply. You may be charged with careless driving, for example, and you may be required to take a breathalyzer test. If an accident occurs, you must report any collision in which injury results to any persons or damage to property exceeds $400.00. For further information on snowmobiles you should contact your local office of the Ministry of Transportation and Communications.

21. DRIVING OFFENSES: CARELESS DRIVING

There are three driving offences created by law in Ontario. These are: careless driving, dangerous driving, and criminal negligence. The least serious is careless driving. The most serious is criminal negligence. The offence of careless driving is created by the Highway Traffic Act of Ontario. It provides that a person is guilty of careless driving where he drives the vehicle on a highway without due care and attention or without reasonable consideration for other persons using the highway. All drivers are required to exercise the standard of care that would ordinarily be exercised by an average prudent man. In determining whether the driver was careless in the particular circumstances, consideration is given to such factors as road conditions, visibility, weather, traffic conditions and so on.

Upon conviction for the offence of careless driving, an individual is liable to a fine of up to $500.00, suspension of his licence for up to two years and imprisonment for up to six months.

22. DRIVING OFFENCES: DANGEROUS DRIVING

Dangerous driving is a more serious offence than careless driving. It is created by a provision of the Criminal Code. Dangerous driving differs from careless driving in that it involves an element of negligence which endangers the lives and safety of others. Careless driving, however, simply refers to a failure to measure up to the required standard of care to be used when operating a vehicle. The difference between the two offences depends upon the presence of others whose safety is endangered by the drivers' conduct. The consequences of a conviction for dangerous driving are very serious. The accused will have a criminal record and may be liable for up to two years of imprisonment.

23. DRIVING OFFENCES: CRIMINAL NEGLIGENCE

The most serious charge which relates to the manner in which the vehicle is being controlled and operated is called criminal negligence in the operation of a motor vehicle. This charge is usually applied where there has been an accident caused by the criminal misconduct of the driver. If you drive a vehicle in such a manner that you know may involve a risk to persons or property, then you may be guilty of criminal negligence and could be liable to imprisonment for up to five years and have your licence suspended for up to three years.

FAMILY LAW

24. CHANGING YOUR NAME

Your name is important and valuable to you. It is the only way people identify you, make contracts with you, extend credit and make loans to you. No person should use a name which is not the one by which he or she is commonly known. It should be the same one as is shown on a driver's licence, social insurance card and birth certificate; otherwise confusion and difficulty will result.

Any change of name must be made by court order under the Change of Name Act.

Today, many women retain their maiden name when they marry or include their family name with that of their husband. However, there is no law in Ontario that states a married woman cannot change back to her birth or maiden name. It remains an uncertain point of Ontario law whether further legal procedures under the Change of Name Act, must be undertaken. The married woman may only have to send off to the organization or institution with which she wishes to register the name change, appropriate documentation, such as birth certificate, and the other appropriate documents indicating the birth name and wish to use such name. There appears to be no obligation on the part of the organization or instiution to accept the changes.

25. MARRIAGE AND DIVORCE: GENERAL

The law of marriage and divorce is determined by both the provincial and the federal governments. Provincial legislation establishes the formal requirements or technical procedures for a valid marriage. Such laws usually designate a minimum age for marriage, when parental consent is required, and who can perform the ceremony. Federal law deals with grounds for divorce.

A marriage can be officially terminated by annulment or divorce, and each requires a court order. A decree of annulment declares that the original marriage relationship was not properly constituted under the law. For example, if the marriage was not consummated, the court will consider that the couple was never legally married. Where the marriage is legally valid, a divorce decree is required to terminate that marriage.

26. GROUNDS FOR DIVORCE: GENERAL

A court-ordered divorce officially ends a legal marriage. Under present federal law a divorce is granted in the event of either a serious marital offence or the permanent breakdown of a marriage.

Marital offences include adultery, any form of marriage to another person, and physical or mental cruelty which makes living together intolerable. A spouse who has been guilty of sodomy, bestiality or rape, or who has engaged in a homosexual act, has also committed a marital offence.

Marital breakdown occurs where the husband and wife are living separate and apart. Imprisonment, gross addiction, disappearance, non-consummation of the marriage and separation all fall in the category of marital breakdown.

27. GROUNDS FOR DIVORCE: CRUELTY

Physical or mental cruelty is grounds for divorce in Canada. In judging whether one spouse has been cruel to the other, the court considers the entire marital relationship. It considers the cumulative effect of the spouse's conduct and does not focus only on a single act of alleged cruelty. That course of conduct must be more than mere trivial acts of annoyance or personality conflicts. Thus, the court will consider whether one spouse has been overly sensitive to the other's conduct.

On the other hand, the court may find cruelty even though the one spouse did not intend to be cruel. If, regardless of intent, one spouse's conduct makes living together intolerable, then the court will grant a divorce on the grounds of cruelty.

28. GROUNDS FOR DIVORCE: SEPARATION/ DESERTION

A divorce may be granted to a husband and wife who have been separated for three or five years. The deserted party can apply as early as three years following separation. The deserting spouse, on the other hand, must wait for five years before he or she can seek a divorce.

The spouse who leaves the matrimonial home is not always the deserting party. One spouse may be forced to leave by reason of the other's conduct. This is called constructive desertion. For example, the husband's conduct may be so intolerable as to force the wife to leave, and even though the wife actually does leave the home, the husband may be the deserting party. In this situation, the wife can apply for divorce after three years. The husband must wait for five.

29. GROUNDS FOR DIVORCE: SEPARATION/ LIVING SEPARATE AND APART

Divorce, on grounds of separation, may be granted to a married couple if they have been living separate and apart for at least three years. Living separate and apart does not necessarily mean living in different places.

To live separate and apart, two conditions must be met. First, one spouse must withdraw from the marital relationship with the intent to bring it to an end. Secondly, there must be a physical separation. For example, a husband and wife live in a house, but each has a separate bedroom; sexual relations between them have ceased. They eat separately and have no social activity together. In this situation, a court may judge that these persons are living separate and apart.

30. GROUNDS FOR DIVORCE: SEPARATION AND RECONCILIATION

To obtain a divorce on grounds of separation (where there was no desertion by either party), the couple must live separate and apart, continuously for at least three years. According to the Divorce Act, this continuous separation may be interrupted by a period or periods of cohabitation where reconciliation was the primary purpose, provided no single period of cohabitation exceeds 90 days.

However, if a period of cohabitation exceeds 90 days, then the period of separation is interrupted and the separation period of three years begins to run again.

31. DIVORCE: COURT ORDERS FOR RELIEF

In divorce proceedings the court is often asked to consider a number of issues apart from the main question of whether the marriage should continue. For example, the court can hear applications regarding the custody of children, access to children, support of the children or the spouse. The court can make orders on any of these matters. It will consider the conduct, condition, financial means, and other circumstances of the parties.

These orders are not final, but can be varied or withdrawn at a later change in the circumstances of the parties. Either spouse can apply in the court to alter the order.

32. DIVORCE: COURT REFUSALS

In certain circumstances the court is under a duty to refuse to grant a divorce. For example, the court can refuse a divorce if it is likely that the parties will resume living together, or where the divorce would jeopardize the arrangements for child support, or where it would be unduly harsh or unjust to either spouse.

The court will also refuse a divorce if there is evidence of collusion. Collusion is a conspiratorial agreement between the husband and the wife to deceive the court, usually by fabricating or suppressing evidence.

Condonation or connivance will also justify the court's refusal. Condonation refers to one party forgiving the other's offensive conduct. Connivance occurs when one spouse consents to or contributes to the other's marital offence. In both these causes the condoning or conniving party may not later complain of that conduct. However, the court may still grant the divorce if it is in the public interest to do so.

33. INTERSPOUSAL SUPPORT

Under new Ontario legislation a husband and wife have equal legal obligation to support each other. This same obligation exists between a man and a woman who are not married but who have lived together continuously for five years, or for a lesser period if they bear a child.

A court order is required to enforce one's right to support. The amount of support is determined by balancing one partner's needs against the other's ability to pay. In calculating the exact amount, the court considers all circumstances of the parties including; financial resources, health, age, prospects for employment, and any responsibilities owing to other dependents. Where one person is responsible for the breakdown of the relationship, that person is not disbarred from claiming support. However, the amount awarded may be decreased if the conduct is so obvious and gross as to amount to a repudiation of the marriage.

The order for support may be changed if there is new evidence or a significant change in the circumstances of the parties.

34. CHILD SUPPORT

Parents have a legal obligation to provide education and support for their children up to the age of eighteen. This obligation applies to every child of the parent; to those born in wedlock, to those born outside of marriage, as well as to any child who has been taken in and raised as a member of the family. The obligation ends if the child marries before eighteen, or if the child is sixteen or seventeen and leaves home.

A child's right to support can be enforced by court order. In judging a claim for child support, the court must consider all the circumstances of the parties. As a general rule, the parents obligation is determined by balancing the needs of the child against the parent's ability to pay.

35. CHILD CUSTODY: THE BEST INTERESTS OF THE CHILD

In custody proceedings, most attention is give to the best interests of the child. The court attempts to ensure that the child will be raised in a secure and stable environment. The usual home of the child, the age of the child, locations of brothers and sisters, the behaviour of each parent, the plans of the parent for the child, the wishes of the husband and wife, and the wishes of an older child. If one parent is awarded custody of a child, the other parent is often granted access or visiting rights. The parent without custody is usually granted access, unless it would have a serious detrimental effect on the child.

36. FAMILY PROPERTY

Ontario law recognizes marriage as an equal partnership between husband and wife. As a general rule, when the marriage breaks down, each spouse is entitled to an equal division of family assets. Family assets include the home, car, household goods, cash and property used by the family.

Where an equal division of assets would be unfair in the circumstances, the court can order an unequal division. This might occur, for example, where the marriage was brief and one spouse contributed most of the family assets. In certain situations, the court can also deal with non-family property such as business assets. For example, where the wife has contributed work or money towards the husband's business, the court can award the wife cash compensation or a share in that business.

The couple can avoid a court-ordered division by specifying their own division of assets in a valid domestic contract.

37. THE MATRIMONIAL HOME

In Ontario, a husband and wife have equal rights to possession of the matrimonial home and its contents. The matrimonial home includes any property occupied by the couple as a family residence. A couple may possess several matrimonial homes, although they may, by registered agreement, limit their equal rights to only one such home.

Because each spouse is entitled to live in the matrimonial home, one cannot sell, rent or mortgage the home without the other's written consent or without a special court order. In the absence of this consent or court order, a judge can set aside the deal or compensate the other spouse.

The court can also give exclusive possession of the home to one spouse, but will do so only if it is satisfied that the other spouse's provisions for shelter are adequate.

38. DOMESTIC CONTRACTS: TYPES

In Ontario, a couple may draw up a marriage contract before or during their marriage. The contract can define each partner's legal rights and obligations during the marriage, or in the event of separation, annulment, divorce or death. Any matter may be included except child-custody and access, or rights in the matrimonial home.

If the man and woman are living together, though not legally married, they may write a cohabitation agreement. This is similar to, and has the same affect as, a marriage contract.

Lastly, a couple may draw up a separation agreement. This can only be done once they are living separate and apart. The separation agreement can include all matters of concern between the parties including child custody and access, and rights in the matrimonial home.

These three agreements, if properly written, will prevail over other provisions of the law regulating property rights, support obligations and child-rearing responsibilities.

39. DOMESTIC CONTRACTS: VALIDITY AND EFFECT

In Ontario, a couple may use a domestic contract to define or alter their legal property rights, support obligations or childrearing responsibilities. There are three kinds of domestic contracts: a marriage contract, a cohabitation agreement and a separation agreement.

To be valid, every domestic contract must be in writing and signed in the presence of a witness. Nevertheless, the court can disregard or alter a contract under any of the following circumstances: If the contract was made fraudulently, or under duress or undue influence; if it is not in the best interests of a child, if there is a child; if the provision for support is grossly unfair, results in the spouse going on welfare, or if the spouse defaults in payment of support.

Where the contract is not defective, it will prevail over other provisions of the law.

40. ADOPTION: THE SYSTEM

There are two kinds of adoption: public and private. A public adoption is arranged by applying to the Children's Aid Society. Applicants are screened for their eligibility to receive a child under the Society's care. The Society arranges all legal and administrative matters.

Private adoptions generally require the services of a lawyer. Here, parents are seeking to adopt a particular child, often the child of a deceased relative or a new spouse.

For all legal adoptions, a court order is required. A home-study and recommendation by the Children's Aid Society, and various parental consents, are also required.

Once an adoption order is granted, every legal relationship between the child and its natural parents is severed and previous records are sealed. The child is considered, for all legal purposes, as though it had been born to the adopting parents.

41. ADOPTION: MECHANICS

Not everyone can adopt a child. Generally, adoptions are available only for married couples where the husband is 18 years old. However, if special circumstances justify an exception, the court can allow a single parent or a person under 18 to adopt a child.

Every person seeking to adopt a child must obtain the consent of all parents and the child, if the child is 7 years old. The court may waive these requirements if it is in the best interests of the child to do so, and if every reasonable effort to obtain consent has failed.

Adoption procedures are designed to promote and protect the welfare of the child. Thus, adoptions cannot be arranged by purchase or sale. In fact, it is a serious offence to

give or receive any payment in connection with an adoption. This does not apply to payment for legal services.

42. CHILD IN NEED OF PROTECTION

When does a court have the right to take a child away from his or her parents? Under the Child Welfare Act, when a child is found to be in need of protection, he or she may be removed from the home without the consent of the parents. Where a child is not being properly cared for, has been deserted, is living in an unfit place or with an unfit person, is out of parental control or consistently absent from school, the court may find the child to be in need of protection. Instead of removing the child, the judge may decide to return the child to his home, with or without Children's Aid Society supervision. A child in need of protection may be removed by the Children's Aid Society or a police officer and taken to a place of safety. A hearing is then held to determine if the child should be removed from the home.

The Child Welfare Act imposes a duty on all of us to report to the police or the Children's Aid Society any information on a child who has been abandoned, deserted or physically abused. Such information is strictly confidential.

WILLS

43. WILLS: BASIC REQUIREMENTS

A will allows you to determine how your assets are to be distributed after death. To be legally valid, all wills must conform to certain basic requirements. The normal will is not valid unless signed at its end by the person making the will and witnessed by two persons. If a witness is also a beneficiary under the will, the bequest to the beneficiary will be void, so a person who will be receiving something under the will should also not be a witness, for the same reason.

A testator can make a valid will wholly in his own handwriting, with his signature at the end, without the necessity for witnesses. To qualify, the will must be completely in the testator's handwriting, consequently, a will form from a stationer will not qualify as a holograph will.

A holograph will is often useful in emergency situations, but a carefully prepared formal will is more likely to ensure that all your assets and wishes are fully considered.

44. WILLS: CONTENTS

A will is a legal document which directs how your assets are to be distributed after death.

Your will may contain many items, including specific gifts of personal property, transfers of real estate, lump sum cash payments or shares of some income. Wills may also direct how gifts are to be given or under what conditions they may be received. Furthermore, most wills designate certain people to perform various tasks after your death.

The will should appoint an executor, someone who will divide your property as requested, pay off any debts and generally settle or wind up your affairs. A trustee may also be appointed by the will. A trustee will manage your estate over an extended period, applying any income for the benefit of others. In many cases, it is convenient to appoint the same person as both executor and trustee.

Some wills also provide for the appointment of a guardian in the event that both parents die leaving young children orphaned. Courts are not bound by your choice of guardian and may appoint another, but the parents' personal wishes are always an important consideration.

45. WILLS: CHANGES

Your will does not take effect until you die, so you can change part or all of it at any time. Alterations can be made in a number of ways: the most reliable being by attaching a separate amendment or codicil, or, where changes are extensive, by rewriting the entire will. It is important to note that every alteration must be made according to the same requirements which governed the making of the original will. For example, any alteration to a formal will must be properly signed by you and two witnesses.

In addition, your will may be revoked by a specific clause in a later will, or if you destroy it intentionally and not by accident. Lastly, marriage usually revokes your earlier will unless it was written in contemplation of the marriage. Also, if your marriage ends in divorce or annulment, your spouse is denied any gift from the will unless you specifically direct otherwise.

46. WILLS: INTESTACY

If you die without a will, your property is distributed according to certain legal rules. First, your surviving spouse is always given preferential treatment. For example, if you are survived by your spouse and no children, then your spouse receives the entire estate. If there are any children, your spouse will receive the first $75,000 of your assets before the children are considered. Any remainder is then divided between the spouse and children.

When no spouse survives you, the law provides for the distribution of your assets among other relatives according to a certain order of preference. Children and grand-children have priority, followed by parents, then brothers and sisters, then nephews and nieces, and lastly, next of kin. However, if you die without a will and have no traceable relatives, then all of your assets will become the property of the provincial government.

REAL ESTATE LAW

47. BUYING A HOME

Buying a home represents one of the major transactions a person may undertake. There are so many aspects to purchasing a house that the services of a lawyer should be acquired.

If you see a house you like, the initial step is to make a written 'offer to purchase' or 'agreement of purchase and sale'. This document states the price and conditions which you feel are acceptable. What you may not realize is that if this offer is accepted by the seller, you have completed a legally enforceable contract and must complete the deal. It is for this reason that sound legal advice is so important in buying or selling a home and you would be wise to contact a lawyer before making an offer to purchase.

48. BUYING AN OLDER HOME: INSPECTIONS

When buying an older home whether less than one year old or more than fifty years old, be sure to thoroughly inspect it before signing the offer to purchase. The principle 'let the buyer beware' applies and once you've signed the offer to

purchase you are deemed to have made your inspection and take the house as it is.

The inspection is important because the seller is under no duty to draw your attention to any defects in the home and is only liable if he actively tries to hide something. Also if the house has a defect, like termites, and the seller didn't know about them, you still have a binding contract and must take the house. So careful inspection is very important or you may be buying more problems than you bargained for. It may be a good idea to hire a professional person to give the house a thorough examination.

Also remember, after you sign the agreement of purchase and sale you have no automatic right to re-inspect the home before closing the deal. If you wish to do so it must be included in the agreement and even then you may only complain about changes which have taken place since your original inspection.

49. BUYING A HOME: ZONING AND TAXES

When you buy a home it is advisable that you visit city hall for several reasons.

Chéck the zoning of your home and surrounding area. The zoning by-laws limit, among other things, the use of your land and location of buildings. If you are in any doubt whether the home being purchased conforms to local zoning by-laws, you can easily verify this. Also, that emply lot across the street from your home may be zoned for future development of some sort, such as a business or apartment building. Remember that you usually accept the land subject to zoning by-laws which happen to affect it.

Examine the local improvements that the city may plan to make to the property such as the provision of sewers. This may result in a special increase in taxes over a number of years in the future.

Your lawyer will check these matters for you. However, if you have already signed the offer to purchase, he will be bound by the agreement you have made and may be unable to assist you in certain complaints you may have.

50. FIXTURES

When selling your home there are several important facts you should know. For example, all fixtures pass with the sale of your home. A fixture is an item that has been attached to your house or land either temporarily or permanently such that the law deems it to be part of the property you are selling. Fixtures include items such as drapery rods, specially made venetian blinds and all lighting fixtures. Therefore, if you wish to keep that special chandelier, it must be clearly stipulated in the offer to purchase that it is not to be included in the sale of your home or it will have to go with the house.

51. NEW HOME WARRANTY PROGRAM

If you are considering buying a new home in Ontario you should be familiar with the New Home Warranty Program.

Primarily the New Home Warranty Program protects you from violations of the Ontario Building Code. It also provides a further protection against major structural defects for an additional four years. Total coverage is to a maximum of $20,000.

The registration of every builder/vendor of new homes for sale is mandatory in accordance with the Ontario New Home Warranties Plan Act (1976). Newly built homes and condominiums can only be sold in Ontario if they are enrolled into the Program.

When a buyer makes an offer to purchase a condominium and pays a deposit the purchaser must receive a deposit receipt from the Program. This receipt is issued as soon as the Program has recorded the purchase. The deposit is then protected under the Program to a maximum of $20,000. When taking possession of the new home you should be presented with a Certificate of Completion and Possession, noting any warranty items to be corrected. This will be forwarded to the Warranty Program by the builder/vendor and will assist in preventing unnecessary disputes between you and the builder/vendor later on. The builder/vendor must agree to correct any valid defects you pointed out, or any others which arise within a year of the buyer taking possession. If the year has almost expired and you have not had satisfaction from the builder/vendor you can protect yourself by notifying the Warranty Program **in writing** listing all problems prior to the expiration of the first year.

For further information write or call **New Home Warranty Program,** 600 Eglinton Avenue East, Toronto, Ontario M4P 1P3 / Phone (416) 488-6000.

52. CONDOMINIUMS: GENERAL

Owning a condomimium is quite different from owning a house and it is important to realize the differences involved before making an offer to purchase.

The term"condominium" refers not to the building itself but to the legal relationship created where each owner has exclusive title to his unit and shares jointly the ownership of the common area of the property. In a condominium the individual unit owner is responsible for paying his or her realty taxes, mortgage payments, and insurance on his or her improvements and contents. He or she shares the cost of maintaining and repairing the common areas by paying the share of the common expenses attributable to his or her unit.

The common expenses each unit owner is required to pay is calculated in accordance with the percentages set out in the condominium declaration. The percentage is decided on by the developer, usually on the basis of the square footage of the unit and/or location of the property.

For instance, if the units on the top floor have unique access to a roof garden, their owners may pay more toward the common expenses than those on the lower floors even though their actual suites are the same size. If an owner defaults on his payments towards these expenses a lien may be claimed against the title of the unit and enforced in the same manner as a default on a mortgage payment.

53. CONDOMINIUMS: DOCUMENTS

When you sign an agreement to purchase a condominium you are entitled to certain documents from the seller.

For *resale* units, ensure your offer to purchase is conditional upon receiving from the condominium corporation an estoppel certificate, plus accompanying documents, to your satisfaction.

The documents should include copies of the corporation's last annual financial statement, current budget, declaration, by-laws, and rules. Any management agreement and current insurance certificates should also be provided.

Similar disclosure statements must be provided for *new* units. If you decide not to buy the *new* condominium after

studying the documents, send written notice to the seller within 10 days, otherwise the agreement to purchase becomes legally binding. Of course, if you receive your deed before the end of the 10 days you lose your right to cancel the purchase agreement, although this is uncommon.

54. CONDOMINIUMS: REGISTRATION

When a condominium is registered with the provincial government certain documents must be provided. These include a "description" - a plan of the physical layout of the condominium and, a "declaration" -an outline of the boundaries of the individual units, the percentage of each owner's share of the common elements and contributions to common expenses and any pertinent restrictions. In addition, the "bylaws" which govern the behaviour of the condominium owners, including how expenses are assessed and collected, are also usually registered.

55. CONDOMINIUM: SALE

Until the declaration and description of the condominiums are registered in the land registry office, legal ownership cannot pass to the purchaser and no payments can be made towards the mortgage.

Usually purchasers in new projects are required to move into their units before the condominium is registered. Any payments made before the deed is registered are usually treated as rent.

The right to cancel a purchase agreement within 10 days applies only to new units. Remember: for resale units try to ensure your offer to purchase is conditional upon receiving back-up documents that meet your satisfaction.

LANDLORD AND TENANT LAW

56. THE LEASE

A lease may be written, oral or implied. Under a short-term lease, for three years or less, there need not be a written agreement. But, leases of longer than three years are generally unenforceable if not in writing.

If the lease is in writing, the landlord must give the tenant a copy of the lease within 21 days after it is signed. Until then the tenant's obligation to pay rent ceases.

A lease agreement is very important in determining relations between the landlord and the tenant. The typical lease sets out the landlord's rules and regulations. Often these include prohibitions on pets, noise, after or before certain hours and so on. Some provisions may nevertheless be illegal. For example, a landlord cannot avoid his duty to make repairs.

Most residential leases, particularly for apartment buildings, follow the landlord's standard lease format. However, it is always wise to read the lease before signing and to query any conditions which are not laid down clearly. A landlord and tenant cannot agree to waive the statutory obligations placed on them by Part IV of the Landlord and Tenant Act. For further information or to determine your rights under a lease agreement, contact your local Tenants' Advisory Bureau.

57. LANDLORD AND TENANT: TENANT'S RIGHTS

What rights do you have as a tenant? Under the Landlord and Tenant Act, the landlord has the responsibility of making any and all repairs to the premises he rents unless the damage was caused by the carelessness of the tenant or his guests. The landlord may not unreasonably withhold consent for you to sublet.

A landlord cannot ask for a security deposit that is more than your last month's rent. You are entitled to a 6% annual interest on your security deposit from your landlord.

Your belongings cannot be seized by your landlord for falling behind in your rent unless he has gotten a writ of possession in court authorizing the sheriff to do so.

Tenants have a right to privacy above all else. The landlord has no right to enter your premises without your permission except in an emergency. The landlord also has no right to shut off water, heat or hydro as long as you remain on the premises.

For further information contact your nearest Landlord and Tenant Advisory Bureau.

58. TERMINATION OF A TENANCY AGREEMENT

There are two common types of tenancies. One type — a term certain — automatically renews as a monthly tenancy when the term expires, unless the landlord and tenant agree to enter into a new lease. An example of this type of tenancy would be a one year lease of an apartment.

The second type — a periodic tenancy — renews automatically with the same period. Weekly and monthly tenancies are examples of periodic tenancies. A tenant who wishes to vacate must give his landlord a notice of termination. If you are renting by the month, 60 days notice is required; if you rent by the week, 28 days notice must be given. Other tenancies may be terminated at the end of the term by notice.

A landlord may terminate a tenancy only for specific reasons (eg. non-payment of rent). Where a landlord has grounds to terminate, he must give the tenant notice. If the tenant does not vacate, the landlord can only regain possession of the premises by applying to a judge of the county or district court.

59. RENT REVIEW

The matter of rent review is handled by the Residential Tenancy Commission. The Act which governs rent reviews specifies that premises occupied by roomers and boarders as well as rental apartments,houses, townhouses, duplexes and mobile homes and sites are covered under the rent review legislation. The Act specifies that a landlord must give a tenant 90 days notice of any rent increase and may not raise the rent more than six per cent without applying to the Commission. If the landlord does not comply with these regulations the tenant is not required to pay the rent increase.

Either a landlord or a tenant may apply to the Commission for a review concerning rent increases. The Commission will then hold a hearing and both parties will be allowed to present their arguments. If the decision the Commission reaches is not satisfactory, an appeal can be made.

If you have any questions regarding rent review or if you wish to challenge a rent increase, contact your local Rent Review Office.

CRIMINAL LAW

60. THE CRIMINAL OFFENCE

The criminal law of Canada is found in the Criminal Code, a statute of the federal Parliament, and applies to the entire country. There are also offences which appear very much like criminal offences but because they are enacted by the provinces, they are referred to as quasi-criminal offences. For example, assault is a criminal offence defined in the Criminal Code. On the other hand, careless driving is defined in the Ontario Highway Traffic Act and accordingly is a quasi-criminal offence. Federal criminal offences may be either indictable or punishable upon summary conviction. Indictable offences are the more serious offences and are subject upon conviction to greater penalties. Summary conviction offences are punishable by fines and/or imprisonment for short durations. The provincially created offences are dealt with as summary conviction offences.

61. MINOR OFFENCES

The Province of Ontario recently passed the Provincial Offences Act, which simplifies the procedures for minor offences under Provincial laws (such as the Highway Traffic Act). When you are charged with an offence you will be given a ticket called an offence notice. This notice gives you three choices of what to do. You may plead guilty and pay the fine. You may plead guilty and offer an explanation for your conduct, or you may plead not guilty and ask for a trial. You must remember that you have to *ask* for a trial. If you don't do so within 15 days of the offence, you will automatically be found guilty.

62. WHAT TO DO WHEN STOPPED BY THE POLICE

In Canada a police officer may walk up to any person and ask him or her questions. Police may stop any person whom they consider to be suspicious, but unless the officer gives you a legal reason he has no right to detain you. The law does not require you to identify yourself or supply the officer with other information unless the officer can suggest a legal reason for your detention. The officer for example, may believe there is a warrant out for your arrest. If you are found in suspicious circumstances, for example, being in the vicinity of a recent theft, then a police officer has the legal right to stop you and ask you questions. The police also have authority to stop and search individuals where they have a reasonable belief that the suspect might possess restricted drugs or weapons.

Remember they have a wide discretion in these circumstances and so it only makes sense to behave reasonably and co-operate with the officer.

63. TALKING TO THE POLICE

If you are detained by the police, be aware that any conversations you have with them can be used in evidence against you at a trial for a criminal charge. You are not legally obliged to identify yourself to police or to answer their questions if they do not have a reasonable and probable grounds to detain you. If you are in a vehicle and stopped by the police you must identify yourself, if asked.

The Charter of Rights states that police have a legal obligation to inform you shortly after your arrest or detention that you have the right to have a lawyer represent you. It is important to carefully follow a lawyer's instructions. If you are unable to contact a lawyer, do not make any statements or give your consent to any tests except the breathalyzer test which, by law, you must take. You are not legally required to submit to any other tests such as walking the line.

64. SEARCH: YOUR HOME

A policeman cannot enter your house, room or apartment to make a search unless he has either a Search Warrant or a Writ of Assistance. A Search Warrant is a court order authorizing any policeman to search the place named in the warrant. You may bar entry if the address on the warrant is wrong, if it is not used on the date specified, or if it is used at night unless the warrant specifically authorizes a night search.

65. SEARCH: YOUR PERSON

Generally a policeman must place you under arrest in order to conduct a personal search. There are exceptions, however. A policeman may search you if he or she has reasonable grounds to believe that you are carrying a switchblade or other restricted weapon, or restricted drugs.

Second, if you are found in a house or other building that is being searched for drugs you may be personally searched without being placed under arrest.

A policeman may also search a person found in a vehicle that is being searched for liquor or drugs.

In other cases, unless the police officer arrests you, he cannot search you. If you have been unlawfully searched, you have the right to bring an action claiming damages against the police.

A Writ of Assistance is a court order, usually carried by the R.C.M.P., compelling you to permit the officer holding it to enter and search your premises regardless of the time of day. You should always check the warrant before you admit the police; otherwise you cannot complain as you have admitted them voluntarily.

Due to the Charter, citizens are now guaranteed the right to be free from unreasonable searches or seizures. This section will also likely apply to the manner in which searches may be performed. That is, even if the search is a reasonable one in the circumstances, police will be obliged to perform it reasonably.

66. ARREST

If you are stopped by the police because they suspect you of having committed an offence, the police officer has 3 alternatives. First, he may formally place you under arrest, in which case you must accompany him to the police station, or he may issue an "appearance notice", a document which states the name of the individual, the offence alleged and the time and place at which you must appear to answer the charge. In this case, you are free to go about your business until the day set for appearance in court.

The final alternative is to have a summons sent to you. A summons is authorized by a justice of the peace, and will contain the charge and date of hearing. You should know that

failure to obey an appearance notice or summons is a serious offence.

67. BAIL

In Canada, for most offences, an accused must be granted bail unless the Crown Attorney can show cause why bail should be denied. In effect, the prosecutor must prove that detention is necessary in the public interest, or is necessary to ensure the accused's attendance in court.

Several conditions may be attached to bail, such as remaining in a particular geographic area, imposing a fine should the accused not appear for trial, or requiring a cash deposit from the accused.

Remember that you have the right to see a justice of the peace, a magistrate or provincial court judge within 24 hours after your arrest or as soon thereafter as possible.

The Charter of Rights guarantees that a person cannot be denied reasonable bail without just cause. This section of the Charter is not expected to change the present bail laws. The law currently states that if bail or release are denied, the reasons for denial must relate to the accused's character, criminal tendencies or the likelihood that he/she will not show up at the trial.

68. SENTENCING

When a person is convicted of having committed a criminal offence, the judge has a variety of sentencing alternatives.

Jail terms may vary from several days to life imprisonment depending on the offence. Most offences specify a maximum length of imprisonment which is available to the judge in sentencing. In general, there is no minimum sentence. However, there are exceptions. For example, if you are convicted of importing narcotics, the judge must sentence you for a term of not less than 7 years, with a maximum of life imprisonment.

Some terms of less than 90 days may be served intermittently, for example, on the weekends. Terms of less than two years are served in provincial institutions, while those of greater length are served in federal penitentiaries.

Rather than imposing a fine or jail sentence, the judge may decide to place a convicted person on probation. Probation means release subject to certain conditions such as good behaviour. One function of the probation officer is to ensure that these conditions are met. Non-compliance with a probation order is very serious and can lead to a jail term or a fine.

69. DRUGS

Illicit drugs in Canada are governed by two federal statutes, the Narcotic Control Act and the Food and Drugs Act. The Narcotic Control Act forbids the possession, sale and importing or exporting of narcotics which include marijuana, hashish, opium, cocaine and heroin. The maximum penalty for possession of a narcotic is 7 years imprisonment. However, as a first offender convicted of possession of small quantities of marijuana, the sentence is more likely to involve a fine, discharge, or suspended sentence.

Trafficking or the sale of a narcotic is punishable by life imprisonment, as is the importing or exporting of a narcotic. Finally, the cultivation of marijuana is an indictable offence punishable by up to 7 years imprisonment.

The Food and Drugs Act provides a maximum penalty of $5,000 and/or 3 years in jail for possession of a restricted drug such as LSD or MDA. Trafficking in the restricted drugs listed in the Act, or possession for the purpose of trafficking, is punishable by up to 10 years imprisonment.

It is not an offence to possess other controlled drugs such as amphetamines, barbituates or others found in the Act, but trafficking or possession for the purpose of trafficking is punishable by up to 10 years. However, if you are found in possession of large quantities of these or other illicit drugs, you will be called upon to prove that you did not intend to traffic in these drugs.

70. STOLEN GOODS

If you purchase or receive stolen goods which you know or had reason to suspect are stolen, and in fact, they are stolen, you may be guilty of a criminal offence. A person who knowingly purchases stolen goods or merchandise may be charged with receiving stolen goods and sentenced to prison for up to 10 years if the value of the goods exceeds $200. For goods worth less than $200 a sentence of 2 years and a fine could be imposed. A conviction will result in a criminal record with all its damaging consequences. You should also be aware that goods that have been stolen continue to belong to the original owner, so that any money paid for stolen goods will be lost when the goods are returned to their rightful owner.

71. JUVENILES

The Juvenile court system will undergo important changes to its operation and treatment of juvenile criminals. The Young Offenders Act, will repeal the Juvenile Deliquents Act. The new act is based on two important principles. First, although young people should not be held accountable for their actions in the same way as adults are, they should, nevertheless, be responsible for breaking the law. Secondly, society has a responsibility to take reasonable measures to prevent criminal conduct by young persons.

The Young Offenders Act will apply to persons between the ages of 12 and 18 who have been charged with a Criminal Code offence (assault, manslaughter, robbery, etc.) If a juvenile has been convicted of a crime, the youth court judge will examine the surrounding circumstances before a decision on sentencing is made. Factors that may influence the judge include previous violations of the law, school records, age, behaviour and previous experience with the alternative measures program.

A minor cannot be punished for behaviour that is not illegal for adults and the sentence that is passed on a juvenile cannot be greater than that an adult would receive for the same crime.

Under the Young Offenders Act, persons between 12 and 18 years of age have certain rights. Upon arrest persons covered by the Act must be informed of the right to be represented by a lawyer during all stages of legal process.

Once a young offender is arrested, the police have an obligation to inform him/her of the reasons for the arrest and tell him/her what he/she is charged with. Furthermore, the parents or guardian of the young offenders must be informed if their child is arrested or detained.

Upon arrest or detention a minor must have, within a reasonable time, his/her day before the court. Bail cannot be denied to a young offender without a good reason. When arrested or detained minors have the right not to be held in the same area as adult prisoners.

If any of these rights has been violated it is possible that a judge may dismiss all charges. Furthermore, the minor may sue the person(s) who were responsible for denying them their rights.

Juveniles who plead guilty to an offence covered by the Young Offenders Act may become involved in the Alternative Measures Program. This Program will be used if there are other effective ways to deal with the young offender rather than the formal court proceedings. Under this program the guilty person may be required to perform community service, becoming involved in special education programs, counselling or repaying the victim of the crime. A juvenile may if he/she wishes have the charge dealt with by the youth court.

For minors who have their cases heard by the courts, the Young Offenders Act provides a wide range of sentences. Upon sentencing a juvenile, the youth court judge will take into account the special circumstances and needs of young people, the rights and needs of the victim and the need to protect society.

The possible sentences that may be handed out include an absolute discharge, a fine up to $1,000, a payment to the victim of the offence for damages incurred, a community service order, where a medical psychological report recommends the juvenile undergo treatment detention in an appropriate facility, probation for up to 2 years, continuous or occasional custody for up to 2 years for each offence, or any combination of the above penalties so long as the combination does not exceed the stated maximum of 2 years for each offence.

Under the new law it is now possible for young offenders to have their cases transferred to adult courts. This action may be taken if the juvenile is involved in a serious indictable offence (break and enter, robbery, etc.) If a minor is found guilty in adult court the prison sentence can range from 6 months to life in prison.

In all Juvenile Court proceedings the identity of the youth accused will not be made public.

BUSINESS LAW

72. BUSINESS ENTITIES

Businesses can be organized generally as; sole proprietorships, partnerships or corporations. A sole proprietorship or partnership leaves an owner's personal and family finances and personal assets unprotected from his various business problems. This could in the long run be more expensive than organizing and maintaining a corporation in the first place.

Businesses become corporations for many reasons — several of which are dependent on the peculiar needs of the businessperson. Legally, a business, once incorporated, has all the rights of a natural person. An incorporated business can own assets, owe liabilities, make transactions and negotiate contracts independently from the people who own it. Because a corporation has a legal existence, independent of its owners, those owners cannot be held responsible for debts which the corporation incurs in its business activities. It is in essence operating at arms length from the personal affairs of the owners or shareholders. This concept of limited liability is an integral part of the corporate structure.

Practically speaking, limited liability is not always so simple, even though a small business may be incorporated, its principal owners may be required to sign personal guarantees in order to get such things as bank loans.

A corporation's separate legal existence ensures that it will survive the worldly troubles which plague its owners — illness, death, disability, disagreements. Its continuity is guaranteed and thus it may prove more attractive to potential investors and to valuable employees. As a firm prospers it may also benefit from significant tax planning advantages given to the corporate firm.

Registration papers for sole proprietorships or partnerships or corporations must be filed with the provincial Ministry of Consumer and Commercial Relations.

73. STORE CLOSING LAWS

In Ontario, all stores are required by law to close on Sundays and certain public holidays. Some stores are exempt from this rule. If a store has less than 2400 square feet, employs no more than three people, and sells confectionary and specialty items it may remain open. Drugstores, service stations and other public oriented businesses may also stay open. Any store required to close on Sundays may close instead on Saturday and remain open on Sunday. The law allows muncipalities to exempt stores from the requirements where there is a large tourist trade. Cities and towns may also pass by-laws to close stores not covered by the store closing laws of Ontario.

74. SOLICITATIONS IN THE GUISE OF INVOICES

Unscrupulous operators have been in the practice of mailing out solicitations for money in the guise of invoices, bills, or statements of account due. Many of these phony bills ask for payment for advertising in an unknown directory or to "renew" a subscription to a publication one has never heard about. Unfortunately, many businesses and individuals have processed these solicitations or invoices together with the numerous other legitimate invoices received.

It is illegal under Post Office regulations, to mail such a solicitation "invoice" unless a specific disclaimer is inserted, ie. "This is a solicitation for the order of (goods, services, or goods and services) and not a bill, invoice, or statement of account due. You are under no obligation to make any payments of this offer unless you accept this offer".

Further assistance, in the form of a prohibitory order, can be obtained from the Post Office.

75. PATENTS, TRADEMARKS, COPYRIGHT

A property right by individuals and businesses in an invention or concept or artistic work is recognized by the law in Canada. A patent is a grant by the Canadian government giving exclusive rights to an inventor for the manufacture and sale of the invention. A patent is in effect for 17 years from the date of the grant and after that, anyone can use the invention

for their own purposes. Searches for prior patents should be conducted and the services of a patent attorney ought to be considered because of the technicalities and complexities involved in the patent application and in the patent itself.

A trademark is a mark that is used by a person or business for the purpose of distinguishing or so as to distinguish wares or services manufactured, sold, leased, hired or performed by him, from those manufactured etc. by others. Searches should be undertaken by a Trade Mark agent before an application is made, to ensure there is no similar trade mark registered. It is up to the trade mark owner to determine that there is no infringement on the exclusive ownership and use of the mark.

Copyright is a specific property right granted by the Canadian government to authors of original artistic, dramatic, literary or musical works. There is a voluntary registration system for copyright seekers. With certain exceptions, copyright exists for the life of the author and up to 50 years after the death of the author. Again, the assistance of a copyright agent or lawyer should be sought to ensure maximum benefits and protection.

Legal Information

For a brief outline of the laws affecting you today, consult the Legal Minutes of the Directory and Consumer Guide.

A new program called Dial-A-Law has been developed by Ontario lawyers. This service provides legal information, in layman's terms, on a wide range of legal topics. There is no charge to the public for using this service. Legal information is transmitted to the public through the use of tape recorded messages.

CALL DIAL-A-LAW AT
(416) 947-3333

Legal Aid

The Ontario Legal Aid Plan is designed to provide financial assistance to those who need but cannot afford a lawyer. The Plan is available to every resident in Ontario, and to non-residents where the problem arose in Ontario.

how to shop...

how to complain...

Call the Hamilton Better Business Bureau

526-1111

TIPS ON DRY CLEANERS

Dry cleaning is crucial to the proper care and maintenance of a wide variety of garments. Although regular maintenance of your wardrobe is no small item, your own knowledge of dry cleaning can bring you more value for your clothing dollar.

Shopping for clothes can be fun at the time, but the ones you buy may bring you frustration later if you forget maintenance costs. So the time to think about dry cleaning a garment is when you buy it.

LABELS

Look for the fibre content and the care labels required by law. They will indicate which cleaning method is most appropriate for the garment. Occasionally, garments that are both washable and dry-cleanable may have only washing instructions on the label, so remember that most washable items can be dry cleaned.

FABRICS

Technology has greatly increased the range of fabrics, textures and colours of natural and man-made fabrics. Manufacturers have improved permanent press materials, pile fabrics, bonded fabrics, double knits and fake furs so that they are durable, cleanable and present few problems to dry cleaners. Nevertheless, there is much you should know about the cleanability of fabrics.

- Many luxurious fabrics lack durability and should be purchased only if you are aware of their limitations.

These include cashmere, camel hair and lightweight, loosely woven wools, which have the tendency to snag and sag.

- Suede and leather garments must have special processing to preserve the finish, feel and colour. Suede, which has a tendency to fade, spot and develop uneven colour, should be handled only by cleaners equipped to cope with this fragile leather.
- Imitation leather and suede, though much improved, are still often accepted for dry cleaning only at the owner's risk. Imitation products often become stiff when dry cleaned.
- Take special care with fake furs. For example, some types of imitation Persian lamb disintegrate in the cleaning process if the furry fabric is attached to its cloth backing with an adhesive that may dissolve in the cleaning solvent. When the "fur" is sewn into the backing material, however, the garment usually drycleans successfully.
- Bonded fabrics may disappoint you. Numerous consumers complain about cases of partial or complete separation of the face from the lining fabric and of shrinking, puckering, stiffening and adhesive staining.
- Polyester knits often lack the stability of woven fabrics and are susceptible to shrinkage and snagging. Acrylics often stretch if they are steamed.

COLOUR

There is no way to judge the colour stability of a fabric by looking at it. Read care labels carefully and follow cleaning instructions. If the fabric fades in spite of careful handling, complain.

REMEMBER:

- Colours are either applied as dyes, which are absorbed by the fibres of the fabric, or they are printed on to the surface of the fabric. Usually both processes produce "fast" (non-fading) colours. However, some colours will fade in water and not in dry cleaning solvent; some will fade in dry-cleaning solvent but not in water; others may be unstable in both water and solvent.
- Gilt prints and some pigment prints are only skin deep, held to the fabric with an adhesive, so that the loss of colour through dry cleaning means loss of design. Embossed designs may also be fragile if they are pressed into the fabric; and they may become less distinct with wear and cleaning.
- "Fume-Fading" is a complex colour change that occurs when certain types of dyes in some acetate and wool materials are subjected to combustion gases commonly present in the air of most homes. When this happens, the fabric becomes streaked or changes colours. Fume fading is not caused by dry cleaning, but the colour change sometimes becomes more apparent after an item has been dry cleaned. Solution-dyed acetate fabrics do not fade in this fashion.

AT THE CLEANER'S

When you take a garment to be cleaned, be sure to notify the cleaner of any special problem spots or potential stains. Stains caused by beverages containing sugar, for example, may not show up until the garment has been dry cleaned. Don't expect your dry cleaner to be a magician. The longer a stain is allowed to set, the harder it will be for the dry cleaner to remove it.

Care labels are intended to be permanent — don't remove them. They are helpful to you and to the cleaner as well. For example, acrylic knits are easily confused with other fibres and are likely to stretch when heated in the cleaning and finishing process; if you know an article contains this fibre, notify the cleaner so that he can take action to avoid the problem.

Knits that shrink can be stretched back to size and reshaped if you ask for this service.

Sizing, applied to fabrics during the manufacturing process to give the finished garment added shape or body, may be removed during one or more cleanings. This is also true of water resistant and spot-resistant finishes. The cleaner can restore sizing and special finishes.

Some wool and synthetic blends in suits and dresses "pill" — that is, they develop tiny woolen balls on the surface of the fabric due to rubbing. Cleaning may increase the problem but sometimes the cleaner can remove pilling.

Florescent brighteners used by garment makers to make colours brighter or whiter may become dull or yellowed after continued wearing or exposure to sunlight. Often the owner is not aware of this until a good cleaning removes the soil that may have masked the condition.

TIPS ON DRAPERY CLEANING

INVISIBLE ENEMIES OF YOUR DRAPERIES

Occasionally draperies or curtains, just back from the dry cleaner, are found in a torn or faded condition. When this happens the housewife is apt to conclude that the cleaner has damaged them and should either replace them or make a satisfactory adjustment. Because he frequently is not at fault, this article has been prepared to give you facts as to the principal causes of drapery failure.

Sun Damage

Constant exposure to the bright, hot rays of the sun will damage the strength of most fibers. Sometimes this happens after only a few months of use. Indirect sunlight is also damaging but not to as great a degree. Lined draperies naturally resist sun damage better than unlined. However, it is poor economy to line quality drapery fabric with an inferior lining which might deteriorate long before the drapery itself.

Effect of Sunlight on Certain Dyes

When just one colour of a printed fabric is adversely affected, it is the result of the chemical action of sunlight on certain dyestuffs. Colours most frequently affected are yellow, red and chartreuse. Buying vat or solution dyed fabrics reduces this possibility.

Sun Fading

After the soil has been removed, faded or yellow streaks are often in evidence, a condition which dry cleaning will not correct. These streaks will be more prevalent in the folds exposed to direct sunlight. Upon inspection, some evidence of fabric weakness is usually found in the faded areas. The description of a fabric as "sunfast" is generally inaccurate as none is completely resistant to sun damage.

Oxidation

Fumes from chimneys, auto exhausts, furnaces, cooking, etc. contain certain chemicals which cling to curtains and draperies. When combined with humidity and oxygen in the air a mild acid forms which contributes to the discoloration and deterioration of the fabrics.

GUIDE TO...

LAUNDRY CARE

Type of Stain	Whites	Other Washable Colourfast Items
alcoholic beverages	Flush or sponge immediately with cool water. Launder in hot water and detergent. If trace of stain remains, spot with diluted liquid chlorine bleach solution. Rinse well.	Same pre-treatment as for whites. Launder in warm water and detergent adding powdered oxygen bleach.
blood, meat juices, egg, grass	Pre-soak in warm solution using ¼ cup per gallon of water. Soak old stains overnight. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
candlewax	Scrape off excess with dull knife. Pre-treat with laundry stain remover or mineral spirits. Launder in hot water and detergent. Coloured Wax: Treat as for Dye, Running Colours.	Same pre-treatment as for whites. Launder in warm water and detergent.
fruit, fruit juices	Flush or sponge immediately with cool water. Launder in hot water and detergent. If traces of stain remain, sponge with diluted liquid chlorine bleach. Rinse well.	Same pre-treatment as for whites. Launder in warm water and detergent, adding powdered oxygen bleach.
grease, oil	Apply laundry stain remover or mineral spirits. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
lipstick, makeup, cosmetics	Pre-treat with laundry stain remover, or work in liquid detergent. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
mildew	Treat immediately as mildew will spread. Pre-soak in hot solution with ¼ cup liquid chlorine bleach per gallon. Launder in hot water and detergent. No method of removal guaranteed.	Pre-soak in solution. Launder in warm water and detergent. No method or removal guaranteed.
milk, cream, ice cream	Soak overnight in warm solution. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
mustard	Flush immediately with cool water. Launder in hot water and detergent. If traces of yellow stain remain after laundering, sponge with dilute solution of liquid chlorine bleach. Rinse thoroughly.	Same pre-treatment as for whites. Launder in warm water and detergent. If stain remains, bleach with solution of powdered oxygen bleach. Rinse thoroughly.
paint, stain, varnish (oil base)	Treat immediately. Scrape off excess and sponge with turpentine, mineral spirits or oil paint thinner. Launder in hot water and detergent.	Same pre-treament as for whites. Launder in warm water and detergent.
paint, stain (water base)	Treat immediately. Scrape off excess and flush with cool water. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
perspiration — odour & stains	For odour, pre-soak garment in strong solution of warm salt water (½ cup of salt per gallon). Launder in hot water and detergent. For stains, pre-treat by rubbing liquid detergent into stained areas. Launder in hot water and detergent. If not completely removed, sponge with dilute solution of hot water and liquid chlorine bleach. Rinse well.	Same pre-treatment as for whites. Launder in warm water and detergent. Use powdered oxygen bleach for last step in place of liquid bleach.
rust	Sponge stain with oxalic acid solution (1 teaspoon of oxalic acid crystals per cup of hot water). Rinse thoroughly. **EXTREME CAUTION:** OXALIC ACID IS POISONOUS — dispose of solution safely after use and wash utensils thoroughly. Avoid contact with skin and eyes. Launder article in hot water and detergent.	Same pre-treatment as for whites. After rinsing out oxalic acid solution, launder article in warm water and detergent.
vomit	Clean up solids with paper towels. Soak in salt solution (1 cup salt per gallon of warm water). Rinse with clear water. Launder in hot water and detergent.	Same pre-treatment as for whites. Launder in warm water and detergent.
wine	Flush or sponge with cool water immediately. Launder in hot water and detergent. Red wines may leave trace of colour — spot with diluted liquid chlorine bleach solution. Rinse well.	Same pre-treatment as for whites. Launder in warm water and detergent. Bleach remaining stain with warm water and powdered oxygen bleach. Rinse well.

TIPS ON FREEZERS AND FOOD

FREEZER-FOOD PLANS

Freezer-food plans, as discussed in this brochure, are those which offer to provide: (a) a freezer component either on a "buy" or "lease" basis, *plus* (b) a supply of food over a period of time at an agreed-upon price.

While some plans offer a wide variety of foods, the most expensive — and quite often the most attractive item — is the purchase of meat. When buying meat under any bulk purchase plan, it is advisable to remember that you are paying, in advance, for items that you have not seen. Remember that you may not receive the same quality meat that you normally buy at your local butcher where your decision to buy is predicated on seeing the merchandise before payment.

Your Requirements:

Due to the variety in freezer-food plans, evaluate each in relation to your own requirements. Will the plan be (a) a convenience? (b) an economy?

1. **Convenience:** If your family meal requirements are fairly stable — allowing you to plan ahead — a plan may be of some help.
2. **Economy:** Freezer-food plans generally provide a saving only over a period of years *if followed to the letter.* This means reducing impulse buying and constant trips to the market. It also means bulk purchases under contract. Knowing the future price of purchases in advance helps budget planning but *do not* expect to save hundreds of dollars within a few months. Savings can only be realized if you are in a position to use *all* items provided under the plan. In some cases, this involves all grocery items — complete from meat to detergent products. Above all, remember that reliable dealers will not claim to offer "wholesale prices", and savings can only be realized through using a reliable company.

Memberships:

Some freezer-food plans require a membership fee. Find out if this fee is included in the price of the freezer or if it is an additional cost. What services do you get for the fee? Some companies offer the following:

1. Free home delivery of food purchases.
2. National facilities in case you move.
3. Cash-and-carry or pay-as-you-eat payment plan.

The Freezer:

Buying a freezer under a plan is no different than buying a freezer from a regular retail outlet. Are you happy with the make of the product? Is it large enough for your needs? Is it too large to be economical? Will it fit in the space you have available? Can you get it through your doors? Down hallways and stairs? How does the price of the unit under the plan compare with the cost of the same item from a regular retail outlet? Remember, responsible companies provide a service policy for the freezer and employ trained personnel to do any necessary repairs. As with any warranty, read the small print carefully and find out what the limitations of the coverage may be. Accept no sales claims unless they are in writing.

Financing:

Many freezer-food plans are financed through finance companies that require you to sign a chattel mortgage and promisory note. Read these contracts carefully and know the full amount of your financial obligation, the length of the finance contract, the interest rate and the specific amount payable toward the freezer each month before signing. *Never* sign a *blank contract* in any agreement.

Checkpoints:

1. Don't accept the word of a salesman whose claims seem out of line. He may not be in a position to commit the company to his promises. Get all agreements and conditions *in writing before* you sign.
2. Buy only from a reputable dealer who is willing to show you how much edible meat, bone and fat you will receive for your investment.
3. What guarantee do you have regarding the quality of the meat you will receive? Make sure the dealer is ready to guarantee your satisfaction — either by replacing the product or refunding your money. Once again, get it in writing.
4. Keep food payments separate from freezer payments so you know how much is being applied to the freezer cost per month.
5. Find out whether all charges are included in any figures quoted to you. Are there any extra charges for freezing, cutting, wrapping, delivery or insurance of the food? How about extra charges for taxes, warranty, installation or delivery of the freezer? Will special wiring be required for the freezer? If so, is it included in the cost of the freezer?
6. Check wording of all guarantees or warranties on freezer and/or food and insurance policies covering food spoilage. Retain copies of all guarantees and documents if you decide to purchase.
7. What quality, amount and type of cuts will you get? How much will they cost you per pound? Remember the price per pound is based on the purchase of a "side", "half" or "quarter" of beef. This bulk purchase means that the price per pound is the same for the less desirable cuts as it is for the better cuts. Meat is sold by its "hanging weight" — the weight of the dressed carcass — but there is a certain amount of loss after the carcass is trimmed and boned for home use. For example, a 540 lb. carcass yields approximately 437 lbs. of usable meat, of which 109 lbs. is hamburger and stewing beef. You are charged on the basis of the hanging weight — 540 lbs.
8. Find out if your membership entitles you to any price concessions after the initial order, as well as after the freezer is fully paid for.
9. Disregard "wholesale prices" claims. As a customer, you are entering into a retail transaction and the seller's prices must reflect the cost of doing business at retail.
10. Find out who is supplying the food. Quite often, one company supplies the freezer and another supplies the food.
11. Ask for a current food price list so that you may make price comparisons.
12. Disregard statements that you may return the freezer without recourse if you are not satisfied. If this option is offered, make sure it is put clearly, in writing, in the contract.
13. Check with the BBB to see how long the company has been in operation. Ask the company if an audited statement is available.

The Better Business Bureau does not endorse products or services; neither does it suggest that the firms listed in this book are the only ones in the distribution area able to meet its standards.

GUIDE TO...

FOOD ADDITIVES

One hundred per cent of Canadians eat for a living but not all of us know whether the 3,000 additives used in the manufacture of foods we eat — are safe. Some food additives are natural, some are synthetic, most are safe and even beneficial, and some are dangerous perhaps toxic or carcinogenic. The long list of ingredients on the side of the cereal box has never been so confusing!

Why are so many additives being used? Mainly for flavouring and preserving. Sugar and salt are used most often, accounting for about 95 per cent of all additives in Canada by weight. Preservative additives are utilitarian and are used to keep produce fresh during the long trip from producer to consumer. Among other functions, additives are also used as emulsifiers, for health and nutrition. Most unnecessary, however, are those used for "cosmetic" esthetic effects such as Citrus Red No. 2 used to colour the skins of some Florida oranges.

Below is a list of common food additives, their uses and what else is known about them:

Flavourings

Safe

- Citric acid, sodium citrate. Used in sherbet, candies, fruit drinks, carbonated beverages. Citric acid is plentiful in citrus fruits and berries, and is an important metabolic.
- Fumaric acid. A tartness agent used in powdered drinks, pudding, gelatin desserts.
- Hydrolyzed vegetable protein. Enhances flavour in frankfurters, instant soups, sauce mixes. Vegetable protein chemically broken down into constituent amino acids.
- Lactose. Sweetener used in breakfast pastries and whipped topping mix. A mildly sweet carbohydrate from milk.
- Mannitol. Sweetener for chewing gum and low-calorie foods. It's less sweet than sugar with half the calories.
- Sorbitol. A sweetener that's also a moisturizer and thickening agent, used in dietetic drinks and foods, candy, and chewing gum. This is half as sweet as sugar, derived from fruits and berries.
- Vanillan, ethyl vanillan. Synthetic substitutes for vanilla, used in ice cream, beverages, baked goods, candy. Ethyl vanillan has more authentic flavour, but is in need of further tests.

Uncertain

- Artificial flavouring. Hundreds of chemicals used in soda, candy, breakfast cereals, etc. (i.e., "junk" foods) as imitations of natural flavours. May cause hyperactivity in some children.
- Monosodium glutamate (MSG). Flavour enhancer added to soups, sauces, poultry, cheese, seafood. This has been found to damage brain cells in young mice, and causes headaches and tightness in shoulders, neck, and arms of some people.

Unsafe

- Quinine. A flavouring used in quinine water, tonic water, and bitter lemon, it's been inadequately tested, could conceivably cause birth defects.
- Saccharin. This is the controversial successor to cyclamates, the sugar-substitute banned in 1969, as king of the non-caloric sweeteners. It's been shown to cause cancer in laboratory animals.

Food Colourings

Most artificial colourings are synthetic chemicals not found in nature that are used generally in foods of low nutritional value.

Safe

- Beta carotene. This is a colouring agent used in butter, margarine, and nondairy creamers; the body converts it to vitamin A.
- Ferrous gluconate. Another source of nutrition — in this case, iron — that's used to colour black olives.

Uncertain

- Yellow No. 6. Used in beverages, baked goods, sausage, gelatin, and candy. It appears to be safe, but can cause allergic reactions.

Unsafe

- Blue No. 1 and 2. Added to beverages, candy, and pet food, these have been very poorly tested.
- Citrus red No. 2. Used on the skins of some Florida oranges. It may cause cancer, though it doesn't soak through to the pulp of the orange.
- Green No. 3. An additive in beverages and candy that needs further testing.
- Orange B. This is used in frankfurters and causes cancer in animals.
- Red No. 3. Added to the cherries in fruit cocktail, baked goods, and candy, this may cause cancer.
- Red No. 40. Widely used in soda, candy, pastry, pet food, baked goods, sausage. It causes cancer in mice.
- Yellow No. 5. Also widely used, this poorly tested additive is in candy, gelatin desserts, and pet food. Causes allergic reactions in some people, and possibly cancer.

Preservatives and Antioxidants

Safe

- Alpha tocopherol. Both an antioxidant and a nutrient (vitamin E), this is used in vegetable oil.
- Ascorbic acid, erythorbic acid. Antioxidants, colour stabilizers. Ascorbic acid is also a nutrient (vitamin C), and they both prevent the formation of cancer-causing nitrosamines.
- Calcium proprionate, sodium proprionate. These preservatives are used in breads, pies, and cakes to prevent the growth of mold. Calcium proprionate supplies calcium.
- Sodium benzoate. A preservative that's been used for over 70 years in preserves, fruit juice, and carbonated beverages to stop the growth of microorganisms.
- Sorbic acid, potassium sorbate. This additive prevents the growth of mold.

Save plastic liquid *detergent bottles*. Without rinsing it out, fill one with water and keep it in the glove compartment of your car along with a roll of paper towels. When the children have sticky hands, or if something is spilled in the car, you will be prepared.

TIPS ON REAL ESTATE

BUYING A HOME

Purchasing a home may be the largest single consumer transaction which the average person enters into. We urge you to consult your lawyer if you have any questions or problems at any time in the transaction.

The following are certain problem areas or subjects of interest which should be pursued if applicable:

1. If you are purchasing a new home, you are entitled under the Builders Lien Act to hold back 15% of the purchase price for 40 days following completion of your home as a safeguard against claims for improvements to your property. Should a lien be filed against your home, you should immediately consult with your lawyer and resolve the situation as rapidly as possible. In any event, you should not release the holdback unless you are satisfied that no liens have been filed.
2. Provided that you satisfy the residence requirements, you may be eligible for a home owner's grant or home purchase assistance loan from the Provincial Government. For further information you should consult with the Lending Institution providing the first mortgage on your home purchase.
3. You should check the zoning of your home and surrounding area. Zoning by-laws limit, among other things, use of land and location of buildings. You should also ensure that the home as you see it conforms with the proper legal survey of the lands and buildings. These are both matters which your lawyer can check into.
4. If you are arranging financing through a person other than a normal Lending Institution, you should ensure that they are licensed under the Mortgage Brokers Act and have met the registration requirements. Under that Act, they should provide you with a disclosure statement as to the cost of financing and other matters.
5. If you are not sure whether you are dealing with a licensed Real Estate Agent (subject to the supervision of the Superintendent of Real Estate), ask. In most instances, the person you will be dealing with will be properly licensed and trained to assist you in your home purchase.
6. If you have an opportunity, consult with your lawyer prior to signing the Interim Agreement. After the offer to purchase has been signed, you will most likely be bound by the Agreement you have made and accordingly you should proceed with caution before signing that document.

TIPS ON VIDEO SYSTEMS

THE HOME VIDEO REVOLUTION

The past five years have seen an "electronic explosion" in products that can turn the family television into a home video system. Foremost are videocassette recorders (VCRs) and a dizzying array of accessories and options. Research the available products and services carefully before joining the video revolution, suggests the Better Business Bureau, to get better buys for years of enjoyment.

A VCR can tape programs on the air now and play them back at a later time. The machine will tape a TV program while its owner is away, asleep or watching a different channel.

Like any evolving electronics product, there are undoubtedly new refinements and features ahead for VCRs. Experts agree, however, that the basic equipment will not be changing radically.

SHOPPING THE OPTIONS

Even though new VCRs with added features keep coming onto the market, there may still be some excellent buys in older models. Visit the showroom of a reputable dealer and get a demonstration of the various options. Machines without variable speeds, slow motion, freeze-frame or fast-forward tape display are less expensive.

Prices also vary on playing time of cassettes, number of shows that can be pre-programmed to tape and the number of days in advance it can be programmed. Consumers should decide which features fit their viewing interests and their checkbooks.

There are two basic formats of videocassette recorders — Beta and VHS (video home systems). Regardless of the name brand of a machine, it works on one of these two incompatible systems. Beta cassettes will not work in a VHS machine and vice versa. If a potential buyer is planning to swap tapes with friends who own VCRs, it's necessary to purchase the same system format.

A VCR is sophisticated electronic equipment, but it's designed for easy hook-up to a television and antenna. To protect the investment, read the instruction book carefully and follow its directions for maintenance. As with an audio recorder, the recording heads of a VCR are vulnerable to dirt and wear. Products to keep the heads clean are available commercially.

Most VCRs come with a 12-month warranty on all parts and three months' coverage on labour. Get all the details of the warranty coverage before buying. Many dealers also offer service contracts to deal with difficulties after the warranty runs out.

VCRs are too complex for most consumers to repair and attempting to do so may void the warranty. Even most television repair firms do not service VCRs, though this may change in the future. A repair contract with an authorized dealer may be good insurance against problems. Make sure it is clear which services are covered and which are excluded.

TIPS ON PLUMBING

WHAT TO DO IF:

1. **Leaking hot water tank:**
   Turn thermostat on hot water heater to "off" position. Turn water shut-off valve to the "off" position, then call a plumber.
2. **Leaking water pipe:**
   Make sure you know where your main water valve is located in your home. Turn to "off" position and call a plumber.
3. **Gas odour:**
   Call the gas utility department immediately if the smell is strong or if you are feeling dizzy.
4. **Plugged drain:**
   Before calling a plumber, isolate the problem. Check downstairs to see if water is backing up from the floor drain.

Did you know a lump of *alum* placed in your silver drawer will keep your silver from tarnishing?

TIPS ON BUYING A CAR — NEW AND USED

CHOOSING THE DEALER

Whether you are about to buy a new or used car, selection of the dealer is of prime importance.

Obviously, you want a company that has a good track record in customer service. If you find the car you want but you don't know much about the dealer, ask around. If information is not available, use your Better Business Bureau.

When choosing a dealer, keep in mind the proximity of his location to your home or place of work if you expect to continue doing business with him. Driving sixty miles to the dealership for service may be costly and time-consuming.

SERVICE is particularly important to a new car buyer, so check the service department, looking for cleanliness and efficiency. If you depend on your car for business use, keep in mind the servicing may require you to leave the car for a day or more. Look for a dealer who has loaner cars available or rentals at a nominal fee.

BE WARY of dealers who make impossible, exaggerated or highly improbable claims in their advertising. Some judgement of dealer integrity can be made from advertisements. The "con" jobs are not difficult to spot.

In short:

1. Choose a dealer who is favorably known to your neighbors or friends.
2. Check out his business record with the Better Business Bureau.
3. Satisfy yourself that he has the facilities to provide the service you want.
4. Don't be dazzled by advertising which makes impossible or improbable claims.

NEW CARS

Better Business Bureaus across Canada receive relatively few complaints about new automobiles. Though there are occasional problem vehicles as there are in any mass volume product, the present day car, if serviced according to the manufacturer's specifications generally fulfills customer expectations. Read and understand the terms of the warranty before you buy the car. Ethical dealers will always look after warranty matters.

Terms of the warranty are often misunderstood by the purchaser. If you feel that terms of the warranty are not being met, bring it to the attention of the dealer. The Better Business Bureau, can, if necessary, obtain redress through mediation or arbitration in cases where the warranty has not been fulfilled.

USED CARS

There's nothing wrong with buying a used car. There are lots of good used cars on the market. Many people buy them to take advantage of the considerable price reduction caused by depreciation based on time, i.e. — the car is in good condition but not the current year model — and they're happy. However, the purchase of used cars is a constant source of complaint to the Better Business Bureau. No one will deny that there are some shady used car dealers around who prey on gullible buyers. Why be gullible? Most complaints fall into one or two categories as shown below.

"I CAN'T GET MY DEPOSIT BACK"

When you sign an offer to purchase and make a down payment or deposit you have in fact bought the car, provided the offer is accepted. You can't break the contract unilaterally because you "changed your mind" and neither can the dealer. The car is off the market and cannot be sold to anyone else — even if he offers a higher price. It's yours, and you'll be expected to pay for it. If you renege, don't feel that you have a right to the return of your money — you haven't.

Even if your offer is subject to "financing" and you return with the excuse that you can't arrange financing, you may find that the dealer will oblige you by arranging it for you. You've still bought the car. It's yours, and there is nowhere to take it "back" to.

The answer is simple. Don't make a down payment or deposit — call it what you will, unless you fully intend to buy the car and pay for it. Don't be conned by a salesman who tells you that the deposit is only a formality and you can change your mind later. If he makes such a statement have it included in writing on the contract. Then it becomes part of the contract and is likely enforceable.

"THE DEALER WON'T REPAIR THE CAR, AND HE WON'T TAKE IT BACK".

Why should he? It's your car, and unless there is some form of warranty you are responsible for repairs on your car. Most used cars are sold "as is" and this is made quite clear on the contract. Read the contract carefully — *both sides*. Nobody is trying to fool you, but many buyers fool themselves by assuming that the seller has a continuing responsibility when he hasn't. If any type of warranty is mentioned — many reputable dealers offer a warranty on used cars — make sure that the terms and effective dates are clearly shown on the contract, and that you understand them. If the salesman makes a remark such as — "If anything goes wrong, just bring it back and we'll fix it", he may be absolutely sincere. But it's your money, so have him include the statement in writing on the contract.

When buying a used car, as with many types of purchases, your best safeguard is the reputation of the seller. We all know people and firms that we trust completely and from whom we buy things at face value knowing full well that we will receive fair treatment. However, where that trust based on reputation does not exist have the car checked by an independent mechanic *before* you buy it. The cost involved is well worthwhile.

A used car does not have to be roadworthy or even safe to drive at the time of sale. Some people buy such vehicles for parts. The dealer must, by law, ensure that any written representation used in a consumer transaction for the purchase of such a motor vehicle contains a statement that the motor vehicle is not suitable for transportation and is sold for parts only or for the purposes other than transportation.

The dealer must also disclose, in writing, to the best of his knowledge:

1. Whether the motor vehicle has been used as a taxi, police or emergency vehicle or in organized racing.
2. Whether the motor vehicle has:
   - — if new - sustained damage requiring repairs costing more than 20% of the asking price.
   - — if used - sustained damages requiring repairs costing more than $1,000.
3. Whether the motor vehicle has been used as a lease or rental vehicle.
4. Whether the motor vehicle has been brought into the Province for the purpose of sale.
5. Whether the odometer accurately records the true distance travelled by the motor vehicle.

GUIDE TO...

LICENCING REQUIREMENTS

The Corporation of the City of Hamilton — 526-2742

Adult Entertainment Parlour
Amusement Machines
Arena
Auctioneer
Bakeshop
Barbers & Hairdressers
Bill Distributors
Bill Poster
Billiards
Bingo Parlour
Body Rub Parlour
Bowling Alley
Building Repair Contractor
Butchers
Cab Broker
Cab Drivers & Owners
Carnivals
Cartage Vehicles
Car Rental
Driving Schools & Instructors
Dry Cleaners
Drain Layer Contractors
Eating Establishments
Electricians
Explosives
Food Stores
Garages
Heating Contractors
Insulation Installers
Laundry
Livery Vehicles
Lodging Houses
Massagist
Milk Vehicles
Old Gold Dealers
Pawnbrokers
Pedlars
Pet Shops
Plumbers
Public Hall
Refreshment Vehicle
Roller Skating Rink
Salvage Dealer & Yard
Second Hand
Special Sales (eg. going out of business)
Steam Baths
Theatre
Transient Trader

The Corporation of the Town of Stoney Creek — 643-1261

Ambulance Attendant
Ambulance Driver
Auctioneers
Bake Shop
Barbers
Billiard, Pool or Bagetelle Tables
Bill Posters
Boats
Body Rub Parlour
Bowling Alleys
Taxi Cabs
Cartage Vehicles
Cigars, Cigarettes, Tobacco
Coal & Coke Dealers
Collectors of Second Hand Goods
Drain Contractors
Drain Layers
Driving Schools
Electricians
Exhibitions, Shows, Places of Amusement, Theatres & Otherwise
Public Halls
Roller Skating Rink
Shooting Galleries
Foodstuffs
Fruits & Garden Produce
Hairdressers
Hawkers, Pedlars & Salesmen
Heating Contractor
Insulation Installer
Laundries
Massagists
Meat — Vendors of
Milk Vendors
Motor Vehicle Racing
Motor Vehicle or Motorized Snow Vehicles — Used for Hire
Old Gold, Other Precious Metals and Old Jewellery
Pawnbrokers
Plumbers
Proprietary Clubs
Public Address Systems
Public Garages
Places of Refreshment
Refreshment Vehicles & Drivers
Renovators
Second Hand Shops
Shoe Repair or Shoe Shine Shops
Special Sales
Swimming Pool or Public Bath
Taxi-Cab Brokers
Television Antenna Installer
Tourist Camp
Trailer Camp
Trailer
Transient Traders
Victualling, House

Town of Ancaster — 648-4401

Auctioneers
Bake Shops
Barber Shops
Bill Distributors
Billiard Parlours
Drain Layers
Dry Cleaners
Electricians
Garages
Hairdressers
Hawkers & Pedlars
Plumbers
Refreshment Vehicles
Restaurants
Service Stations
Street Photographers
Trailers Camps

Town of Dundas — 628-6327

Auctioneers
Billiard Halls
Hawkers & Pedlars
Junk Yards
Merry Go Rounds
Restaurants
Second Hand Goods
Trades
Transient Traders

The Corporation of the City of Burlington — 335-7700

Auctioneer
Barbers
Billiard & Pool Tables
Bill Posters & Distributors
Advertising Sign Painters
Bulletin Board Painters
Sign Posters
Bowling Alleys
Building & Chimney Repair
Taxi Cab Owners & Drivers
Livery Vehicles or Limousines
Cartage
Sale of Cigars
Cigarettes
Tobacco & Foodstuffs
Collectors of Second Hand Goods
Drain Contractors
Septic Tank Installers
Master Electricians
Driving Schools & Instructors
Exhibitions
Places of Amusement
Moving Picture Theatres
Public Halls
Hairdressers
Insulation Installers
Laundries & Receiving Depots
Massagists
Motor Vehicle Racing
Sale of Old Gold, Other Precious Metals & Old Jewellery
Pawnbrokers
Pet Shops
Master Plumbers
Public Address Systems
Public Garages
Refreshment Vehicles
Second Hand Shop
Salvage Shops
Salvage Yards & Second Hand Dealers
Service Stations
Shoe Repair or Shoe Shine Shops
Tourist Camp
Restaurants
Miniature Golf Course
Golf Driving Range
Circus & Each Amusement Ride

SCHEMES AGAINST BUSINESS

Every year business loses millions of dollars to slippery con games and fast-talking promoters. Business has to contend with a wide variety of different schemes. There's no limit to the imagination of the con artist who is scheming to relieve a company of its earnings.

While law enforcement officials and government agencies are constantly trying to halt schemers who prey on business, they cannot move fast enough to protect everyone. Successful operators are usually just one step ahead of the law as they dream up new tricks to plague business.

YOU'RE NOT DEFENCELESS

But business is not defenceless. A little knowledge is a useful thing when it comes to recognizing a swindle. Here are some common characteristics of what may be a scheme to bilk your company:

— The deal is almost "too good to be true." Look very carefully at any offer with fantastically reduced prices, unrealistic claims of high quality and low cost, or lots of extra service and give-aways.

— The sales pitch sounds more than just "Aggressive." Be wary of sales people who use intimidation, harassment, or threats to make their deal.

— Insisting on immediate decision, either over the telephone or in person, may signal an unscrupulous schemer.

— A con artist will avoid or side-step even reasonable questions. For example, it may be difficult to get a straight answer about the circulation of a touted publication or about the promoter's references.

— The promoter has a shady or vague business history. Be on guard if it's difficult to learn about details of other companies and other business people who have dealt with a promoter.

— Sometimes the schemer will drop the name of a higher executive in your company or the name of a company with whom yours does business in order to persuade you that the offer is legitimate.

VARIATIONS ON A SCHEME

"It Hurts To Advertise." The business executive receives an advertising solicitation, usually over the telephone, for an unfamiliar publication. National advertising rates usually range from $90 to $600, although local publication rates may be considerably cheaper. The publication - either a magazine or a newspaper - may be a "special edition" or be limited to a particular readership, an ethnic or special interest group such as the local police or farm workers. A telltale element in this scheme is the very flexible sales person who quickly reduces the advertising rates if the consumer sounds hesitant. The pitch may also include the implication that part of the advertising revenue will be used to support community programs.

Although the publication may have the word "national" or "Canadian" in its name, the promoter if asked will probably provide only vague circulation figures. In fact, the pulication may not even exist, or is distributed only to advertisers; its rates may be inflated and its actual readership non-existent.

"Phony Invoicing" Schemers know that business sometimes makes mistakes or can be careless in its accounting, and they prey on these weaknesses. Lifting names from mailing lists, business registers, the Yellow Pages or published advertisements, swindlers send "pro-forma" invoices for directory listings or advertising. To the company's accounting department, the invoice may seem genuine and may even include the name of a company executive as the "authorizing agent". However, the invoice may be a solicitation in disguise and in very fine print contain the following disclaimer: "This is a solicitation. You are under no obligation to pay unless you accept this offer." These phony invoices are often persistent and they may send two or more invoices for the same advertising in the hopes the "bill" will be paid twice!

"Cut-Rate Office Supplies." This scheme covers a wide range of goods that are peddled around business offices. But whether the offer is for carbon paper, monogrammed pencils, copying supplies or ball-point pens, the deal looks like a bargain. Sometimes, the supplier makes a pitch over the telephone, and sometimes just shows up on the premises.

Executives say that a common approach is for the sales person to claim "liquidation of stock" or "going out of business". Another line is that there has been a death in the family and the inventory must be sold quickly. One often heard story is that "just by coincidence" there is a shipment of supplies that was mistakenly labeled with your company's name and you can have them for a rock-bottom price. Or, maybe there is a claim that another business in the community has cancelled the order and the supplies are in town ready for immediate delivery.

Whatever the reason for the bargain prices, the merchandise is usually bad news for business. The supplies may be inferior to those described in the sales pitch, greatly overpriced, or may come in amounts twice those ordered.

"The Credit Turns Sour." This scheme has a variety of names, including "the bust-out", and the "Corporate Grave Robber". A company with a good credit rating and regular clientele is bought out by schemers who use its reputation to take-the-money-and-run. Under new management, the company may inexplicably change its usual business practices and begin demanding advance payment for service. Or, it may place large orders for goods on credit. In either case, the con artists will skip town with the advance money or the receipts from a quick inventory sale.

"Shifty Sales People". This scheme take place right on the business premises. A company is approached by someone other than the usual repair or service representative. The person may show up at the loading dock or in other work areas, in any case away from the person responsible for arranging for service. This unfamiliar service representative may make special offers such as "free inspections", or "two-for-one" deals to persuade the workers to use the services.

The trademarks of these con artists are shoddy materials and poor workmanship. Perhaps these people will even try to steal a machine. For example, while repairing a typewriter, a switch can be made to an inferior model without the office personnel being aware of the theft. Or, the schemer may claim that the particular model is being recalled and will leave with the machine, never to return.

"The Vanity Pitch". "Dear Business Executive" begins the letter. "We would like to include your name and accomplishments in our next edition of 'Who's Who in the Business World'." All too frequently, such pitches for Who's Who publications, biographies of successful people, or nominations for awards or special memberships have a catch to them. The executive who is flattered into providing the details of his or her career may be stuck with a subscription fee, a charge for the listing or an inflated price for buying the publication.

A variation on this scheme is the vanity publisher who offers to publish an executives book and then charges an exorbitant price for the printing and materials. The author is even left to distribute the book personally.

"The Directory Dodge". This scheme is similiar to the vanity pitch because the con appears in the form of a publication. As in the advertising hustle, a business is contacted by phone callers who want to include the company's name in some kind of directory. These

directories are usually aimed at a special market, such as international teletype uses, Canadian manufacturers, or world bankers. Business people who fall for this scheme and agree to a listing usually receive only a reproduction of a listing they have bought in other publications. The directory is usually distributed, if at all, to subscribers only.

"The Charity Plea" Business often is asked to buy tickets for a charity event or to donate to a worthy community cause. Promoters may ask executives to buy a block of circus tickets, with the provision that orphans will attend and the ticket income will benefit a certain charity. Another common appeal is from a group that sounds as if it may be connected with a law enforcement agency to solicit for troubled youth or for the families of slain police officers.

These appeals become a scheme when the promoter takes most of the receipts and leaves only a small percentage to the charity. Business is deceived by such pitches when the individuals imply they are raising money for charity when, in fact, they are creaming off much of the income for themselves.

Another charity plea that can be a scheme is the Handicapped Telephone Sales. People claiming to represent the handicapped or be handicapped themselves may call a business to sell light bulbs or other household items. In spite of this sympathy appeal, many of these sales are conducted by for-profit companies that have little connection with the handicapped.

And the Schemes Continue. While these just mentioned are the most common schemes against business, they by no means represent the con artist's full bag of tricks. Other shams come and go at different times of the year and in various parts of the country. Special events also stimulate the schemer's imagination.

Here are some other "ideas":

- Official decals: Promoters sell police, or fire department decals with the implication that the stickers will give the car owners added protection.
- Collection services: The fly-by-night collection agency greatly overcharges for its services. A twist on this scheme is to sell business a series of collection letters it sends out.
- Magazine subscription peddlars: Young people may show up in the office selling high-prices subscriptions and a sob-story about putting themselves through college.
- Damage claim artists: They stage an accident in your office, threaten to sue, then settle for an out-of-court settlement.
- Coupon promoters: A business is persuaded to offer discounts or extras in coupon books sold by the promoters to consumers. But, the promoters may change the terms of the coupon to make them more attractive to buyers. Then, the books may be oversold or sold outside the firm's normal business area.

Protection Against these Schemes. Business can save itself a bundle of money if it's constantly wary of schemers. Never let your guard down ! The following suggestions might help if you're in doubt about a business proposition.

—Refuse to make commitments with unknown persons, especially over the telephone. Ask that all advertising propositions, charitable appeals, requests for biographical information and sales pitches of any type be made in writing.

—When dealing with publications, insist on verifiable circulation figures, details of publication date, name(s) of publishers, number of paid subscribers, and sample copies.

—Institute strict controls in the accounting department. The handling of invoices, for example should be centralized and authorization should be closely checked. Keep a list of regularly used publications as protection against schemers who claim that the company has previously used the publication.

—Centralize the control of supply and repair orders, so that fewer employees will be vulnerable to the sales gimmicks of disreputable suppliers.

—When contacted by a promoter soliciting for a charity, find out what percentages of the receipts will go to the charity. And, find out if the promoter is a paid telephone caller working on a commission, or a volunteer representing the charity itself.

—Compare the prices and quality of products with other suppliers if you are offered a deal from an unknown sales person.

The BBB Can Help. If your company's employees are approached by a possible con artist or if you want to find out more about a certain business proposition, or if you have a complaint, contact your local Better Business Bureau. They provide reports on businesses and charities, booklets on a variety of products and services and guidance and assistance of complaints.

Courtesy of BBB of Newfoundland & Labrador.

TIPS ON TRAVEL AGENTS/ WHOLESALERS

An appointed Travel Agent is approved by I.A.T.A. (International Air Transport Association). Such an agency must submit to I.A.T.A. a sworn financial statement, proof of ability and experience to generate passenger transportation, sales and services. Once approved, an agency may then be appointed by any scheduled airline and will be certified to carry I.A.T.A. ticket stock.

Wholesalers and Tour Operators arrange packaged tours: hotels, transfers, sightseeing — whether the tours be by bus, sea or air. Travel Shops and appointed Travel Agents also sell Wholesalers' packaged holidays, although it's the choice of the Travel Agency which Wholesaler/Tour Operators they use.

The above travel services come under the Ministry of Consumer and Corporate Affairs. All segments of the Travel Industry are required, by law, to be registered and licensed by the Registrar's Office.

All licensed Travel Agents/ Wholesalers are required to submit a semi-annual report and contribute to the Travel Assurance Fund, plus an annual registration fee.

A consumer, having any doubts to an agency's ability and business reputation has several ways to determine whether to use one agency or another.

1. Is the Travel Agent/ Wholesaler licensed to carry on business?
2. Is the Agency an appointed I.A.T.A. Travel Agent?
3. Does the Travel Agent/ Wholesaler belong to A.C.T.A. (Alliance of Canadian Travel Associations), A.S.T.A. (American Society of Travel Agents) or any officially recognized Travel Society?
4. Travel Agencies are in business to give service. It is this service that the consumer must recognize and determine whether the agency's services are up to professional standards in the business community.

Call your Better Business Bureau — "Investigate Before You Invest". They can tell you if there are any complaints which have not been rectified, or if there are repeated consumer reports to the Bureau against an Agency.

526-1111

When it comes to service... Firestone cuts it.

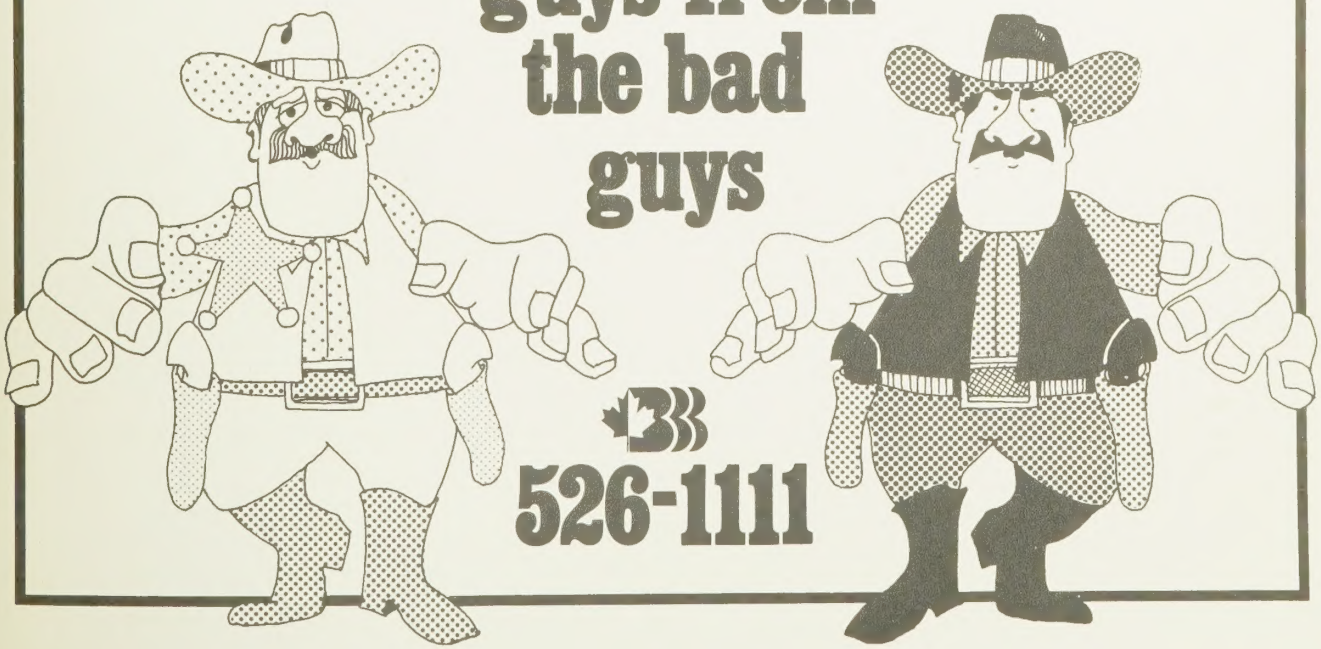
When it comes to service and hospitality, Firestone really cuts it. Rest assured that our modern diagnostic equipment will locate any problems your car may have. While we give your car expert service, you can enjoy free coffee and watch colour T.V. in our comfortable lounge. Afterwards, you'll drive away with sparkling clean whitewalls (whether your car was in for tires or automotive service), and a nation-wide warranty! Experience Firestone service at great low prices at Firestone Stores, franchises and participating dealers across Canada. Check your Yellow Pages for the Firestone nearest you, and see how we really *can* cut it!

Here's what we do:

1. Tires
2. Batteries
3. Brake Systems
4. Cooling Systems
5. Exhaust Systems
6. Oil Change & Lubrication
7. Suspension Systems
8. Automatic Transmission Service
9. Engine Tune-Up
10. Electronic Wheel Balancing
11. Wheel Alignment
12. Inspections-Under-The-Hood-Under-The-Car
13. Air Conditioning Systems
14. Electronic Engine Analysis

That's the Value of Firestone

We'll help you tell the good guys from the bad guys



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